Facet.

Working with Facet

Personalized, transparent, achievable. The way financial planning should be.

Consistent financial planning is one of the easiest tools to make sure you're ready for whatever life throws at you. In addition to regular check-ins, your CFP® professional and team of specialists at Facet are here for you when you need them. Because as life changes, so should your financial plan.

01 Build a strong foundation.

Your CFP® professional at Facet will get to know you and your money mindset, learn about your objectives, and help you put your personalized plan to work.

Step 1:
Get organized

- Understand you and your values, money mindset, life goals, and objectives
- Review financial vitals to identify risks and chart your initial planning journey
- Address any high-priority topics or quick wins

Step 2:
Optimize cash flow

- Adjust personal cash flow to help accomplish goals and priorities, both now and in the future
- Set up an emergency fund

Step 3:
Debt & investments

- Create a plan to eliminate bad debt and evaluate refinancing options
- Build a portfolio customized to your short- and long-term goals
- Set up investment accounts, allocate portfolios, and more

Step 4:
Insurance & risk

- Create plans to manage risk and protect what's important to you
- Review longer-term financial plan based on your personal goals & objectives

02 Evolve your plan with your life.

You'll have scheduled check-ins with your Facet planner throughout the year to review market and life changes, and ensure that your financial plan is on track with the rest of your goals. For anything that comes up between meetings, your Facet planner is just a message away.

Review: plan progress, cash flow, and investments

Review: risk, tax planning, and estate planning

Review: benefits selections and year-end recap

Financial planning for every facet of your life.

From this list and beyond, your CFP® professional is just one message away from helping you tackle expected and unexpected events, and optimizing your plan along the way.

Family & life

- Marriage/baby
- Separation/divorce
- Inheritance/death in family
- Buying or renting a home
- And more...

Career & work

- New job/raise/career change
- Starting a business
- Employee stock plan questions
- Benefits selections
- And more....

Retirement

- Distribution strategies
- Generational transfers
- Charitable giving
- Social security optimization
- Elder care planning
- And more...

Investment & tax

- Investment management and optimization
- Work-sponsored retirement plans
- Market changes
- Tax planning questions
- And more...

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