STAIB FINANCIAL PLANNING
FEE-ONLY FINANCIAL ADVICE

COMPANY OVERVIEW

STAIB FINANCIAL PLANNING, LLC'S MISSION

Our mission is to help our clients build a brighter financial future. We help our clients define their financial goals and develop, implement, and monitor strategies for reaching those goals. Whether the goal is an early retirement, having enough money to pay for the kids' college educations, or saving to purchase a first home, we provide clients with an independent, unbiased alternative to commission-compensated planners and product salespersons.

As a fee-only firm, Staib Financial Planning, LLC (SFP) is compensated solely by its clients, with no third party influences affecting the guidance provided. This structure provides maximum objectivity with regard to client recommendations. It also gives clients the most flexibility in implementing their plan, whether they choose a self-directed or full-service plan.

We are committed to providing timely, unbiased financial advice to people of all income and net worth levels for an affordable cost. Through the advantages of professional, Fee-Only planning, we seek to empower our clients to make the best financial decisions possible. As staunch **consumer advocates** and Fee-Only **client fiduciaries**, SFP continues to demonstrate our commitment to **serving the public's best interests**.

In summary, at Staib Financial Planning, it is our goal **to provide <u>all people</u> access to <u>objective</u>, <u>professional</u>, <u>personal</u> <u>financial advice</u> for an <u>affordable cost.</u>**

WHO WE ARE

Staib Financial Planning, LLC (SFP) is a Fee-Only Investment Advisor and Financial Planning firm based in Highlands Ranch, Colorado. We are an independent advisor whose mission is **to provide all people with access to objective, professional, personalized financial advice at an affordable cost.**

We focus only on the specific needs of our clients which means:

- As a client fiduciary, we place your priorities first! We work for you and only you
- We have no limitation on income, assets, or net worth
- Fee only means that we do not sell products or accept referral fees of any kind
- We offer personalized services which are easily customized to meet your specific needs
- All services will be delivered by qualified, competent, professional advisors
- You will receive an estimate of costs prior to engaging any services
- We offer flexible delivery models, perfect for those seeking full-service financial management, a self-directed relationship, or something in between

HOW WE CAN HELP

At Staib Financial Planning, LLC, we believe that everyone can benefit from professional and objective financial advice. All SFP advice is delivered by qualified, competent, professional advisors regardless if that advice involves answering one question or helping to develop and manage a lifelong financial plan.

Here are examples of the ways we can help:

- Customized financial planning services on a one-time, periodic or ongoing basis
- Investment advice which includes specific recommendations for diversification and expense reduction
- Recommendations for tax efficient portfolios
- Recommended strategies for creating and preserving wealth
- Financial checkups including second opinions on portfolio design and asset allocation
- Assistance with plan implementation or a step-by-step plan of action for clients to implement on their own
- Recommendations for college funding
- Insurance recommendations including life, disability and long term care
- Analysis and recommendations for managing cash flow and debt reduction

Whether you are looking for advice regarding a specific issue, or if you are looking to establish an ongoing relationship of managed comprehensive financial planning services, Staib Financial Planning offers flexible solutions to meet your specific requirements.

How We Are Compensated

At Staib Financial Planning, LLC we work solely for our clients. As Fee-Only advisors, all potential conflicts of interest regarding compensation are removed. Clients have the flexibility to engage our services on either a one-time, as-needed, or ongoing basis. SFP's sole focus is to look out for the best interests of our clients, not to sell them products. SFP has no financial incentive to recommend one investment over another. SFP fully embraces the Fee-Only philosophy, and has structured our individual financial planning and investment advisory practice to provide just this type of unbiased, objective, professional service.

We are dedicated to providing access to quality professional advice for all our clients regardless of a client's income, the amount of an investment or whether the advice is a one-time consultation or ongoing financial management services. We offer flexible service delivery alternatives including: hourly billing rates, retainer based services, or services based upon assets under management.

With this kind of a fee structure, no matter their income or net worth, clients of SFP can be assured of a relationship in which there are no hidden fees, no income or account minimums, no long-term contract requirements, and no commissions. With a SFP Registered Financial Advisor, you are guaranteed complete disclosure of all fees, prior to your engagement. There's no better way to be confident that your advisor is working in your interest, and solely in your interest.

Remember, you don't have to have a fortune to start building one. Today is always the best day to get started! Contact us today to get started.

Paul Staib, CFP®
Staib Financial Planning, LLC
Phone 303.346.5336 | Fax: 303.496.6663
pstaib@staibfinancialplanning.com
www.staibfinancialplanning.com