Our Client Experience

If you are interested in financial planning and wealth management services, here is the process that clients can expect:

1. Preliminary Call

Click on the Apply Now link under the **FREE Discovery Session** section or call Pamela Plick, CFP® directly at 760-200-8611. Together, we begin to explore your financial planning and investment advisory needs and discuss whether an advisory relationship with Pamela Plick might be a good fit.

2. Getting to Know You, Your Goals, Hopes and Dreams

If we think we may be able to help you, we'll schedule a complimentary get to know you consultation either in person, over the phone or via video conferencing to evaluate your needs in more detail and determine what we can do for you. Prior to the meeting, you will need to complete and return a detailed questionnaire and gather needed documents to help you to help us understand your financial picture. This confidential conversation is complimentary to you because I believe it is critical that you work with a financial planner that not only listens well and asks the right questions but one that you believe will meet and (hopefully exceed) your expectations.

This meeting typically takes 1½ to 2 hours.

3. Establish Relationship

Once we've both agreed to move forward in a formal client/advisor relationship, you sign an Investment Advisory Agreement that includes a description of services we'll provide and the fees we'll charge and we begin our official work together. We'll gather some additional personal and financial information and walk you through the steps of signing custodial account paperwork and transferring assets. Pamela will also make sure that you fully understand and feel comfortable with the firm fee structure. Together, we will prepare a preliminary investment and action plan.

This meeting typically takes 1½ to 2 hours.

4. Recommendations and Implementation

During this meeting we will begin to create your financial and wealth plan. We also begin to address in more detail the other pieces of your financial life such as insurance, estate planning, taxes, etc. We will review and finalize your:

- Investment Policy Statement
- Goals
- Recommendations
- Next Steps and Action items

This meeting typically takes1 to 1 ½ hours.

5. Communication

As a client, you are welcome to contact Pamela whenever financial questions, issues or concerns arise.

6. Monitoring

You will be contacted at least quarterly to see if anything has changed with your financial picture. Annually, we will conduct more comprehensive meeting reviewing the areas of your portfolio, your retirement projections, your investment policy statement, and your financial plan.