


## Cost of Planning

Data Gathering
Meetings
Financial Product Design
Multiple System Cost
Registration Cost
Office Costs
Affiliation Cost

 **MY FINANCIAL COACH**

Uses Technology to keep up-to-date Virtual Statements

Virtual Guided Meetings that are Flexible

Has no products to offer directly to the consumer

Is Focused on Systems for Financial Planning

Registers CFP®s

Virtual Based Office

Is not owned by a larger company

## Traditional Advisors

- Lengthy data gathering process that requires time
- In-person meetings that force advisor/client travel costs
- Must design product solutions within their planning process
- Must keep in place product systems, planning systems, product compliance systems
- Must register CFP®s, Register Financial Product Licenses, Register Financial Manager Licenses
- The "nice" office that must be kept for drop-ins (using your dollars)
- Often affiliated with a larger company that charges overriding compliances and affiliation costs



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