SCOPE OF WORK — VALOR INVESTMENTS & PLANNING

One-Time Financial Plan

"Done Together"

A comprehensive financial plan built around your income, accounts, goals, and tax picture — delivered via recorded Loom walkthrough with if/then scenarios for every decision point throughout the year. You leave with a clear roadmap and 30 days of direct access to ask questions as you implement.

WHAT'S INCLUDED

- **Discovery Call** — first conversation to confirm fit and scope
- **Data Gathering Call** — collect income, accounts, goals, insurance, and more
- **Comprehensive Financial Plan Document** — tax strategy guidance, retirement savings, cash flow, insurance, and a prioritized action list
- **Loom Video Walkthrough** — recorded walkthrough of the full plan with if/then scenarios for each decision point throughout the year
- **30-Day Email Support** — direct access to Chris for 30 days after delivery, plus ongoing access to the Loom and plan document

PLANNING FEE

$3,000 – $7,500

Based on complexity. Agreed upon before work begins.

AREAS COVERED

- Tax Strategy
- Retirement Savings
- Cash Flow
- Insurance Review
- Debt Strategy
- Account Structure
- Variable Income
- Employee Benefits

PROCESS

1. **Discovery** — Confirm fit and scope
2. **Data Gathering** — Collect all details
3. **Plan Build** — Chris builds the plan
4. **Loom Delivery** — Full walkthrough recorded
5. **30-Day Support** — Email access + document

This agreement covers financial planning only. Investment management is a separate engagement with its own agreement. The two can be paired together at any time — clients who do both execute both agreements and receive a discounted investment management fee.