

1/ CREDENTIALLED EXPERTS

At the intersection of life and financial decisions is a hiPLAN—and what better individual to act as a guide through that journey than a Certified Financial Planner™ practitioner. At all times, a CFP® certificant, who has passed the certifying exam, in good standing, and eligible to use the CFP® mark, will sign off on your financial plan.

In an industry where many individuals focus on personal leisure versus continuing education, we thought it would make sense to put someone qualified for the task they are being hired to perform—which is comprehensive financial planning.

2/ PROPER PROCESS

Human Investing implements an extensive financial planning process which is in zoom on the features that matter most to your success. Financial planning subject areas include but are not limited to:

- Financial statement preparation and analysis (including cash-flow analysis/planning and budgeting)
- Insurance planning and risk management
- Investment planning, income tax planning
- Retirement planning
- Estate planning
- Employee benefit planning (401(k) deferred comp, ESPP, RSU, ISO/NQSO, LTIP, RSA's, M-units, and in company life, health, disability, long term care insurance (including a deep understanding of public pension benefits like PERS))

3/ FIDUCIARY ADVICE

Duhaime's law dictionary defines a fiduciary as a legal duty of loyalty and faithfulness towards another.

Further, Dr. Kent Smetters of the Wharton School of Business suggests that less than 2% of all advisory firms can live up to the fiduciary standard. Practically, we are not able and unwilling to receive any sort of commission, kick-back, or any other type of compensation which somehow pits our interest against yours.

4/ EMOTIONAL FULCRUM

In spite of well-crafted plans, many investors fail to stick with the handcrafted plan that has been put in place for them. Frequently, with emotion running high, bias comes in the way of making proper choices and personal financial chaos ensues.

That is why our team helps to coach you through the plethora of emotional decisions you will need to make when life intersects with wealth.



Your HI Team

Marc, Stephanie, Clayton, and Steve