



Financial Planning Services

Serving others well requires a vision of service that consistently meets needs and exceeds expectations. This vision of service can only become a reality when there is the proper fit between your needs as a client and the philosophy of the firm providing that service.

Concept Meeting

The first meeting that we have together is designed as a way for us to get to know each other. We need to understand who you are and what you are looking for in a financial advisory experience. You need to understand our philosophy as a firm and whether we are the type of firm that can meet your specific needs. There is no cost or obligation for this meeting. It is just a way for us both to conceptualize a future relationship and determine whether there is a good fit between you as the client and Lifeway as the firm.

If we are in agreement to move forward together, the first phase of financial planning would begin.

Financial Planning Services - *Initial Phase*

Lifeway structures its financial planning services in two distinct phases. During the *initial phase*, a comprehensive planning process is used to develop and execute an initial financial plan. A flat fee is charged for the initial plan based on the complexity of the specific client situation. The areas covered include:

Client Goals and Interests	Net Worth Analysis
Cash Flow Analysis	Tax Planning
Education Planning	Risk Management
Financial Independence	Retirement Planning
Estate Planning	Investment Review
Business Planning	Unique Issues

This initial planning phase will take many months and consist of multiple meetings for gathering information, establishing your goals and interests, developing options in meeting your goals, determining financial strategies, and executing your choices of action.



Financial Planning Services - Ongoing Phase

At this point, both you and Lifeway will determine the suitability of moving into the **ongoing phase** of planning, where the financial planning process is revisited on a regularly scheduled basis. If we have been successful together during the initial phase of financial planning, the value of an ongoing, comprehensive planning process will be clear.

Our experience with other long-term clients has consistently demonstrated the value of the ongoing advisory relationship. Our knowledge and understanding of each client's unique situation only deepens over time, expanding the needed approach to meet client goals and interests, whether as an observer, educator, facilitator, strategist, mediator, advocate, or coach.

Just as any business must consistently plan, measure, review, and adjust to be successful over a long time period, so must individuals and family groups. Although the goals, objectives and resources may be different, the general concepts and methods for successful planning are the same. Without a personal vision and a plan to execute that vision, you will fall into the plans of others and be subject to the whims of current circumstances, leading to an ongoing cycle of reactive planning.

You will normally meet with us two to three times per year during specified months, allowing for an ongoing, structured process of review, thought, and analysis. We consider you and every client to be very unique, with your own specific financial and human resources. Serving you and other clients in an exceptional way takes time, effort and a clear system of ongoing analysis and review. Because the minimum time required to meet the needs of every client is extensive, we limit the number of comprehensive financial planning clients within the firm.

A quarterly fee is charged for this periodic planning review and includes all meetings and communications throughout the year. And unlike many financial firms, Lifeway Financial has always taken a fiduciary approach to its' financial planning and investment management process and is paid only by its clients in a true fee-only fashion.

In summary, the **ongoing phase** of financial planning is designed to provide you a safe environment where you can consistently learn, think, evaluate, process and proactively commit to actions that will lead you toward your lifeway goals.



Investment Management Services

Lifeway Financial Corporation provides investment management services to clients on a fee-only basis. The proper execution of any investment management strategy requires a clear ***investment philosophy*** and a structured ***investment management process***.

It is the objective of Lifeway to consistently provide a highly organized system that executes in-depth investment solutions in direct relation to the client's needs and goals.

Achieving this objective within a global environment of accelerating economic and capital market change requires a consistent, proactive approach to investment management. Such an approach must be driven by a guiding set of beliefs that reflect a clear ***investment philosophy***.

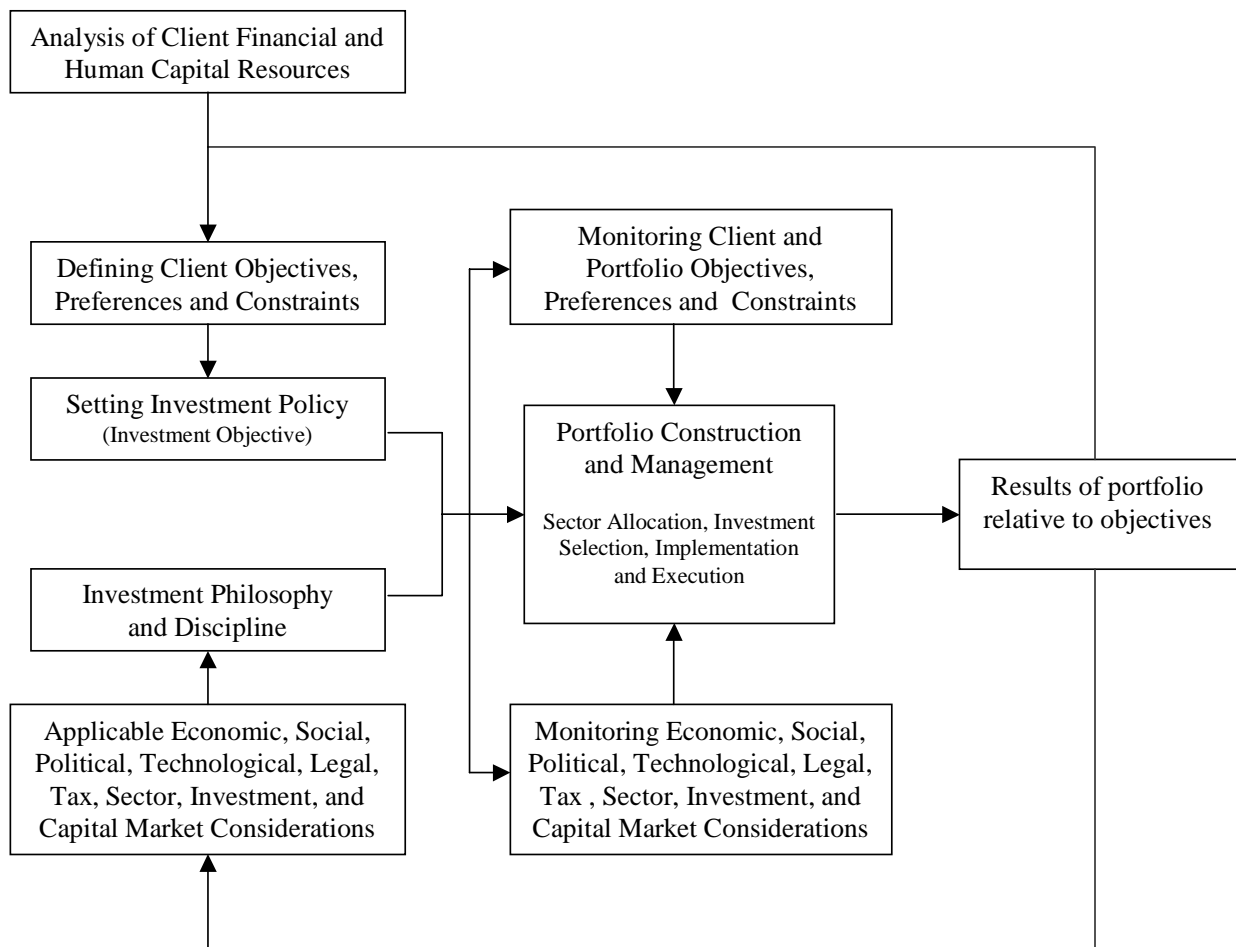
Lifeway Financial Corporation believes the following:

- ◇ The management of a client's financial capital is primarily guided by the client's objectives, preferences, and constraints.
- ◇ A client's objectives, preferences and constraints are best determined, understood, and maintained through a recurring, comprehensive financial planning process.
- ◇ Achieving realistic investment objectives requires the commitment to a long-term, comprehensive investment approach and the consistent execution of a clear investment management discipline.
- ◇ Achieving desired investment results is primarily determined by fundamental asset allocation decisions and investment execution at the Policy, Sector and Investment levels.
- ◇ The management of asset diversification within interdependent asset classes is essential in controlling total portfolio risk.
- ◇ The relationship between the risk assumed and the return expected is a critical factor within the investment selection process.



Investment Management Process

The goal of the Lifeway Financial Corporation *investment process* is to effectively manage client assets within the context of the client's objectives, preferences, and constraints. The following illustration outlines this process:



A quarterly management fee is charged for investment management services and includes all meetings and communications throughout the year.