## Our Philosophy

CWP builds meaningful long-term relationships through a "Service First" philosophy. In all client relationships we are committed to do whatever it takes to guide you in making the best financial decisions possible for your family and your business.

Our commitment to a cross disciplinary approach allows us to ensure that decisions are made through a **collaboration** of financial, legal and accounting perspectives. We believe in giving you a customized, confidential financial plan. Our goal is to provide you with financial security that lets you lead a life of greater confidence, choice and freedom.


## Our Process

What truly sets CWP apart is our process. We firmly believe that building a successful plan begins by getting to know you. That is why, in our initial discussions with you, we spend most of our time listening. We ask questions covering a wide range of issues and then hear what you have to say.

Talking with you helps us to learn about your goals, understand your preferences and appreciate your level of comfort with risk. Any previous insurance, investment and estate planning decisions you've made are relevant to the discussion. If those decisions still make sense, we tell you. If there are shortfalls, we identify our concerns and outline the steps necessary to address them.

CWP's process reflects an emphasis on financial **planning** (instead of financial products) and on continuous **improvement**. Our new clients typically find this approach refreshing; our long-term clients have come to expect it.

**Data Gathering**

- Gather relevant personal and business data (legal, accounting, financial)
- Discuss your goals, objectives and preferences

**Analysis and Design**

- Identify gaps between current situation and future goals
- Compare and contrast options to help reach your financial goals

**Presentation**

- Review pros and cons of available solutions
- Identify which solutions may have the most significant impact on your family and/or your business

**Implementation***

- Coordinate with other trusted advisors (accountant, attorney, etc.) to ensure that all aspects of your plan are executed as you intend
- Implement any financial products identified in your plan

*The client is free to implement the plan recommendations with whomever he/she chooses.

**Monitor and Review**

- Monitor your plan proactively in light of the economy and changing tax laws
- Review your plan in light of changes in your life and objectives
- Keep your plan current

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