# CONSULTATION FREQUENTLY ASKED QUESTIONS

## WHAT HAPPENS DURING THE MEETING?

Choosing the right advisor to help you reach your financial goals may be one of the biggest decisions you'll ever make. That's why our meeting is 100% about you. We'll get acquainted, discuss your overall financial situation, and ask you about your goals for the future. This includes not only when you want to retire, but your aspirations for retirement as well.

## HOW LONG DOES THE MEETING LAST?

We respect your time and limit the meeting to 30 minutes. If you would like to continue the conversation or ask additional questions, we are prepared to extend that time frame, as necessary, it's completely up to you.

## IS THERE ANYTHING I NEED TO PREPARE IN ADVANCE?

You don't need to bring anything to the meeting, however, if you have specific documents that you would like us to review with you, please have them handy.

## HOW CAN I PREPARE FOR A CONSULTATION?

We suggest you think about your current financial picture and financial goals. You can start by considering how you might answer these five questions:

- What prompted you to reach out to us?
- Did a specific life event or need prompt you to seek advice?
- Is there something specific you would like guidance on?
- What are your short and long-term financial goals?
- What concerns you most about your finances?

Every person's situation is unique, but here are some of the areas we hear may be concerning for others: Saving for retirement, paying off debt, managing your investments, minimizing your tax situation, Social Security claiming strategies, ensuring you don't run out of money in retirement, and more.

## CAN I REQUEST A CONSULTATION EVEN IF I ALREADY WORK WITH AN ADVISOR?

Yes, we'd love to speak with you as you may benefit from a second opinion from an RAA advisor.

If you're currently working with an advisor, what services or relationship changes would you value?

## IS THIS A SALES MEETING?

In the strongest possible terms, no.

First, we don't sell proprietary products. We provide guidance and advice. Everything we recommend to you will be 100% in your best interests. Everything. We will advise you with the same planning processes that we use with our more than 3,400 clients.

## WHAT CAN I EXPECT TO GET OUT OF THE MEETING?

Everyone's situation is unique, and every appointment is different based on your expectations and goals. Financially, the more information you share about your situation, the more detailed our guidance can be. We hope to have the opportunity to provide you with actionable investment and financial planning advice. If you would like your appointment to consist of only questions and answers, fact finding, or as an opportunity to learn more about RAA and the financial guidance that we provide, we are happy to accommodate to your needs.

## CAN I REQUEST A CONSULTATION EVEN IF I'M NOT IN AVIATION?

Yes, you don't have to be involved in aviation to become an RAA client. We have many non-aviation families as clients.