We Value You

At Wagner Planning, our clients are more than the assets in their accounts, they are young people saving for their future, they are individuals working hard in their careers, they are retirees enjoying time with family, and philanthropists bettering our community. Because we see you as individuals, we strive to ensure your experience with Wagner Planning is as unique as you are. To accomplish this, we prioritize you and your needs in a variety of ways.

Our in-depth discovery process helps us to understand your important goals. We ask detailed questions, request specific documents, and speak with you several times so we may learn about you on a level that is more than just surface deep. When you call, we will continue our data-gathering approach to better serve your request. We believe that by asking detailed questions we can proactively assist you better on an individualized basis, customizing your experience with our team. While this takes a little extra time and energy, it is worth it in the long run.

The work our team does saves time and reduces frustration. We draft forms ready for your signatures rather than send you blank and confusing documents to complete. Once forms are returned, we verify the updates are enacted to your exact specifications, tracking your request to completion. We utilize techniques such as dollar cost averaging when you have large deposits to invest instead of investing all your money at once. We take the extra time to consult your financial analysis before making recommendations, to confirm that the recommendation still aligns with your plan.

Even when we are not actively communicating with you, we are thinking about you and your investments. Our Investment Committee reviews all our accounts regularly, looking for potential issues such as cash balance concerns to ensure your expected income is received without delay. We also verify calculations, such as cost basis reporting or Required Minimum Distribution amounts for accuracy. In addition to account reviews, our committee meets with industry professionals and fund representatives to learn what the fund managers are prioritizing. The Wagner Planning Investment Committee meets monthly to review our portfolios and discuss market trends.

We offer proprietary investment portfolios while at the same time allowing the flexibility of maintaining your current holdings as appropriate. As a holistic Financial Planning firm, we recognize that your account is as individualized as you are. We will listen to your goals, ask questions about your current holdings, and evaluate your existing account before making any decisions. We understand that some holdings may have tax consequences for selling, may provide you with unique advantages, or have sentimental value. We believe that cookie cutters are wonderful for holiday treats, but not for your long-term investing.

We want our clients to feel more secure in their ability to navigate critical financial milestones. Complicated decisions, such as which pension option to choose or if a Roth or Traditional retirement contribution is best for your situation, are complex and need a comprehensive approach. You know our advice is tailored to you through our interactive planning process that delivers concrete answers and a clear path to long-term goal achievement. Because of our tailored advice, we appreciate your patience while we research answers for your specific situation. We understand that your questions may be a life-changing decision and largely impact your future plans. We take this seriously and take our time to provide you with the most thorough answers we can. We do not have canned responses and consider you and your situation before taking next steps.

We listen to your goals and objectives to understand the legacy you wish to leave. Whether your hopes are to help your kids buy a house, send your grandkids to college, or support a charitable organization, we are knowledgeable regarding numerous gifting approaches and are happy to discuss the benefits and drawbacks of those strategies. We will collaborate with your tax professionals and work with the organization of your choice to confirm your gift is received and recognized.

As your trusted firm we seek to understand and accommodate your needs. With your permission, we will get to know your extended family and outside professionals and work with them to assist with your goals. We strive to educate our clients to help simplify complex issues, to ease decision making and to avoid costly errors. We are also happy to share important documents at your request and only with your authorization.

Rest assured, just because we know you, your kids, your grandkids and maybe even your great grandkids, does not mean we will share private or sensitive information. Confidentiality is important to us because it is important to you. While we encourage you to provide us with an emergency contact and in some cases bring your family into the conversations, we will only release information to others with your expressed permission.

We understand that things change, and as such, we offer our clients annual reviews to discuss your individual circumstances. As a part of your annual review, we will conduct a thorough analysis of your accounts and situation. After the review we will assist with any necessary updates by delivering prefilled paperwork in the most convenient method for you. We also provide follow-ups regarding "calls to action" from your meeting respecting your timeline, allowing us to update your accounts. We want you to be able to relax knowing that our solid team serves as your advocate.

We recognize your uniqueness and work with a select number of clients to ensure responsiveness and create a personalized client experience. Because we have made the conscientious decision to focus on a smaller group of households, we can do so in a proactive and holistic manner. This decision was thoughtful and very different from much of our industry. While others may focus on increasing the number of accounts they service; we focus on increasing the service we provide you, because we value you.

Our decision to become a boutique firm means that we see you holistically. We strive to recognize you when you call, we want to meet your family, we understand your goals, and we personalize your experience. We want you to feel cared for and connected with our team. You will not talk to Artificial Intelligence; you will talk to the same team of people each time you call. Our team cares for you and we work diligently for you.

We understand you could turn to a number of firms with your nest egg. At Wagner Planning we have dedicated ourselves to being fully invested in our clients. Our company is structured around this approach. We are here to provide ongoing guidance in order to help you accomplish your financial goals. We are here to help you envision, plan, and achieve.

This article is written by Sandra J Wagner, CFP®. Sandra has been helping people with their finances since 2001. She is a CERTIFIED FINANCIAL PLANNING™ professional and CEO of Wagner Planning.