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Financial Road Map®
WHITE PAPER
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In response to the desires of financial professionals and their clients, Bachrach & Associates, Inc. (BAI) designed the Financial Road Map®. It is used as a data collection tool during the interview process with existing or prospective clients. Over the past 10+ years, the Financial Road Map® has been used by thousands of financial professionals with hundreds of thousands of clients to create an experience that brings clarity to both parties, lowers compliance exposure, and facilitates the gathering of information that is required to utilize financial planning programs.

The Financial Road Map® provides a one-page synopsis of the Values Conversation™ and Goals Conversation™ that financial professionals conduct with their clients as well as a summary of their clients' current economic condition. As such, it provides a unique level of clarity for clients; a single document that summarizes their economic goals, the reasons those goals are important to them (their values), and their current position with respect to cash reserves, growth/income assets, debt and insurance.

For the financial professional, the Financial Road Map® creates a permanent record of their clients' goals as well as the values that makes those goals meaningful. This forms a reviewable basis for creating a financial plan that is tailored to the client's needs and eliminates (or minimizes) compliance concerns relative to whether the plan is in the client's best interest. Additionally, the Financial Road Map® and the discussions that surround its completion create an environment that stimulates the sharing of financial information; thus, overcoming one of the most significant barriers to creating a comprehensive plan.

While data can always be gathered on legal pads or through direct computer input, psychographic studies suggests that a formal, comprehensive, easy-to-follow format is preferred by clients. In that regard, the large, simple, sophisticated design the Financial Road Map® (which was tested against many other sizes, layouts, color combinations, etc.) has been extremely well-received by clients of all ages and socio-economic levels throughout the world.

The Financial Road Map® is generic in nature. It neither implicitly nor explicitly offers product or securities recommendations nor does it not promote or mention any firm in the financial services industry. As such, it does not constitute advertising or sales literature. It has been reviewed and "approved without comment" by the NASD in conjunction with the book, *Values-Based Financial Planning*, in which it is included. Its singularly purpose is to collect and summarize client information in a uniform and understandable format.

Should you or any member of your staff or any regulatory agency have any additional questions, please feel free to direct them to my immediate attention.

Sincerely,

Bill Bachrach, CSP, CPAE
President and Chief Executive Officer