

ISSUE | 12



JUNE 2024

INDEPENDENT

BATTER UP!

**BUILDING
YOUR TEAM:
YOUR
JOB AS
THE OWNER**

**HFG
SPOTLIGHT:
INTRODUCING
KNUDGE**

**ONE PAGE
FINANCIAL
PLAN**

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One Page Financial Plan

THE PHILLIE PHANATIC IS
THE OFFICIAL MASCOT FOR
THE PHILADELPHIA PHILLIES

IT'S WIDELY
ACKNOWLEDGED AS ONE OF
THE MOST RECOGNIZABLE
MASCOTS IN NORTH
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EDITOR'S NOTE

Recently I took a trip to the Baseball Hall of Fame in Cooperstown, NY. If you're a baseball fan, especially a lover of the history of the game, this should be on your bucket list. And even if you're not the biggest baseball fan, you've undoubtedly experienced baseball in some way at some point in time. So much of American history and culture is wrapped up in baseball. Some of baseball's most famous players were also celebrities and household names. Some of its most memorable moments are in history books and depicted in movies. As Michael McMaster wrote in a piece about the globalization of the sport "baseball is much more than a sport. It is a tradition, passed down from generations, woven into the beautiful fabric of American society."

Yes, baseball is a child's game, often played in allies or sandlots, using sticks and round objects when "formal games" with bats and balls aren't available. But baseball is so much more than just a game; it connects us as teammates, fans, and at times has united us as a country. Looking back, baseball was a welcomed reprieve from wartime rationing and production during two world wars and it helped the country work past segregation laws. Baseball later connected east coast and west coast and boasts the power to influence local cultures and even local economies. It is truly a game unlike any other in its rich history.

As we thought about this edition of The Independent, the theme of baseball seemed to linger from that Hall of Fame trip. The principals of teamwork and development of strategy, combined with the emotions of winning and losing all exist in financial planning too. So, step up to the plate and get pitched on how the themes around baseball are paralleled with themes in your financial life.

Benjamin Haas

Owner, Haas Financial Group



H F G S P O T L I G H T

INTRODUCING
KNUDGE

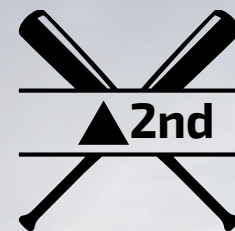
Does this look familiar?

Next Steps, Purpose (By whom & By when)

Our next steps table is a staple in our meeting notes and summaries because we know that the best advice is useless if it's not put into action. That table is our attempt to be sure everyone knows what needs to get done, by whom, why, and by when. But knowing what to do, and actually doing it are very different things. In fact, Derek Siever's reaction to reading the Alan Deutschman book "Change or Die" probably said it best.

**"If all we needed was
information, we
would be billionaires
with six packs."**

In Change or Die, Duetschman shares two shocking facts; that 90% of patients who survive heart bypass surgery don't change their lifestyle. And that only 50% of patients actually fill their prescriptions and a mere 25% actually take medication as prescribed.



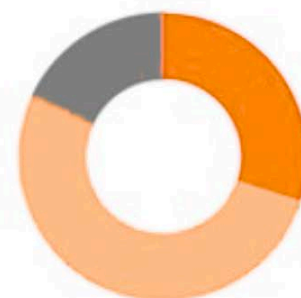
That concept holds true in the financial services industry as well. Recent studies have shown that 70% of our clients only get around to implementing 20% of the tasks.

FIGURE 1

Implementing Recommendation Of Formal Financial Plans

20% or more of the recommendation	30.4%
Less than 20% of the recommendation	51.4%
No implementation	18.2%

N = 138 financial advisors



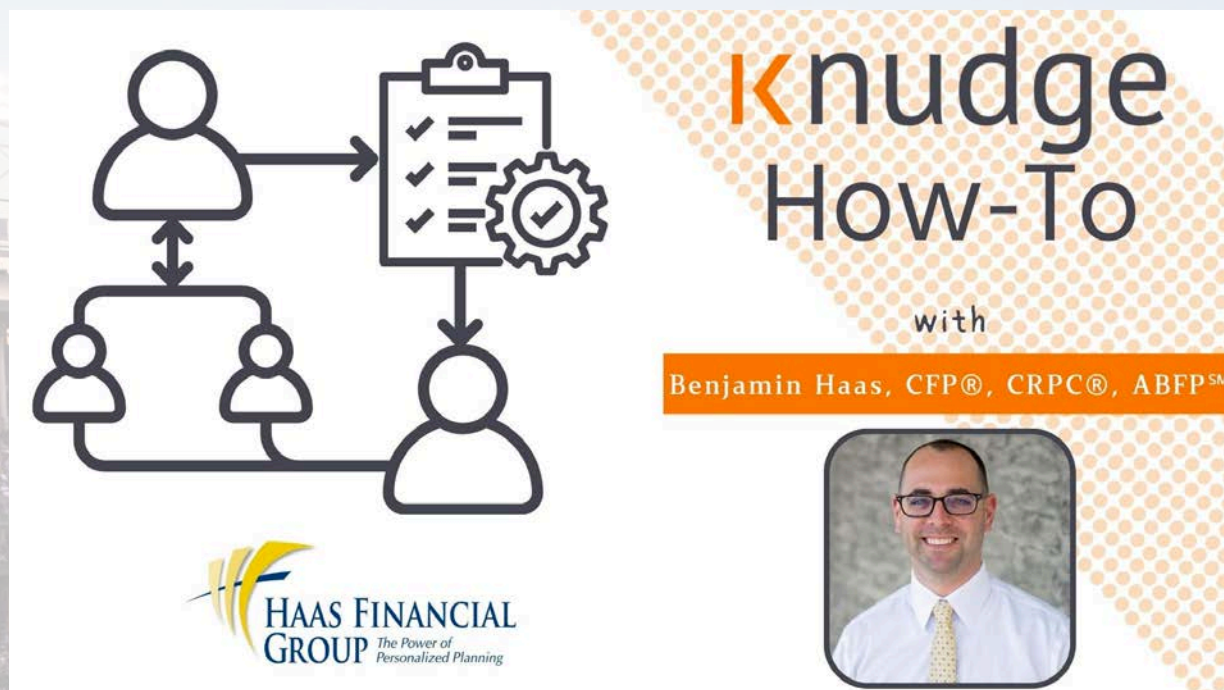
There are many very reasonable explanations for that including “life just got in the way!” But it begs the question, “why does change and adhering to advice become so hard for all of us?”

It sounds a lot like the difference between practice and game time. It's important to get good coaching and good advice, and it's important to practice hard. But at the end of the day, it's on us to perform, to take that advice and coaching and put it into action. The outcomes of the real-life game are what matter most.

To improve your outcomes, we want to commit to doing a better job helping you take action, whenever we can, and communicating better between our meetings to make sure you know where we are with completing those next steps for you, and having you let us know where you are on those next steps assigned to you.

The screenshot shows the Knudge software interface. At the top, there's a navigation bar with 'Nudges', 'Completed', 'Calendar', and 'Messages'. Below this, the 'Nudges' section is active, displaying a list of tasks. One nudge is highlighted: 'Send me your tax returns', due within 30 days. The details of this nudge are shown on the right, including the sender (Jay DeVivo), the recipient (Art Vandelay), and the category (Tax). The nudge content asks for completed tax returns and provides a link to upload them. The interface also shows a 'Mark complete' button and a 'Reply' button.

**That's why
we are
excited to
introduce
Knudge!**



It's a task management program that can act as our accountability partner and communication hub in between meetings. With Knudge, we can log the items we are to complete so you can see what we are doing for you. With Knudge, we can automate emails reminders to you so you can stay connected to those tasks in between meetings without that uncomfortable feeling like you're being pushed or nagged or guilted into action by someone on our team. Knudge would also be a convenient place to review tasks past or present, without have to dig through emails and multiple documents. Instead, you can have a dedicated spot to see what's next on the list for you to focus on, when time permits.

Life is busy. There are many things that can get in the way of peak performance. Maybe we aren't ready to change. Maybe we don't understand what we need to do to change. Maybe we do understand, but we need some assistance or a gentle reminder from time to time. Whatever the case for you over time, know that we are here to create wins with you. And we think Knudge can bridge the communication gap between our meetings to make sure nothing falls through the cracks.

Sources:

*Fast Company: "Change or Die" May 2005

<https://www.fa-mag.com/news/where-formal-financial-plans-fail-52847.html>

BUILDING YOUR TEAM: YOUR JOB AS THE OWNER

FEATURED STORY

Will you do a short exercise with me?

When you pause to think about your finances, what's the first thing that comes to mind? Is it a bill you have to pay, a recent purchase you made, an investment, an upcoming goal, or a stressor/worry? In all likelihood, just the thought of money can potentially lead to stress as your mind wonders to all the moving parts of your financial world, like the bank accounts, retirement accounts, insurances, tax filings. I'd ask you to then think about all the people who make your financial life run. Who are all the people who in one way shape or form influence your financial life? Big and small – try to list them all in your mind. Finally, I'd ask you to reflect on what role you think you want to play in managing all those moving parts and all those people. Or better yet, are there roles you know that you'd rather NOT play?

When you think about your own financial life, and the financial plan you have (or maybe don't have yet?), I suggest that you think of yourself as the owner of a larger organization. You don't have to be the star of your own show. You don't even have to know how to make everything work. But you better make sure you put the right people in place to make it a winning team.



Whether you view yourself as more of a hands-on owner like George Steinbrenner was for the Yankees, or perhaps more of a behind the scenes owner like the Phillies David Montgomery was, the key is to create a clear vision for what you want and then to hire the right people to help try to make it happen, so don't become like Harry Frazee and make the biggest blunder in baseball history, or Charles Comiskey and make people turn against you.



YOU ARE THE TEAM OWNER

Your job is to set the vision of what you want to see happen. You'll share what values you believe need to be adhered to in order to create the right culture. You'll set parameters on what you're willing to invest in this endeavor. And you'll make the most important hire there is to make, the CEO.



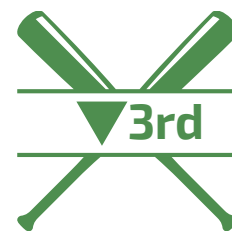
THE TEAM AT HFG **ACTS TOGETHER** **TO BE YOUR** **CEO/CFO**

It's our job to set the culture, hire the right people (LPL and GVA), be clear about expectations of everyone in the organization, and hold others accountable to get results. As CFO, we will watch the bottom line, report back to you the owner, and make suggestions for how to try to get the most out of your cashflow, project out potential hiccups and opportunities, and track progress over time.



OUR INVESTMENT **PROCESS IS** **THE GENERAL** **MANAGER**

Your saving is your pipeline, a dollar invested today to grow to something greater in the future, like a draft pick hoping to become an all-star. As GM, the investment process is tasked with finding the right players that mix together to win games. Isn't that what diversification is all about? Not every investment will be an all-star, and some will slump while others are hot. But put them together and with the right mix, you hopefully win more than you lose. The GM also needs to know when to cut the players that aren't doing the job and scout new opportunities to fill their roster spot.



YOUR COACHES **ARE THE** **SPECIALISTS IN** **YOUR LIFE**



If your financial advisor acts as the head coach, then their job is to coordinate the efforts of the other specialists. If an investment specialist is like the hitting coach trying to get runs across the plate, then think of your estate attorney and CPA as your pitching and bullpen coaches, keeping those pesky income and estate taxes from scoring big on you.



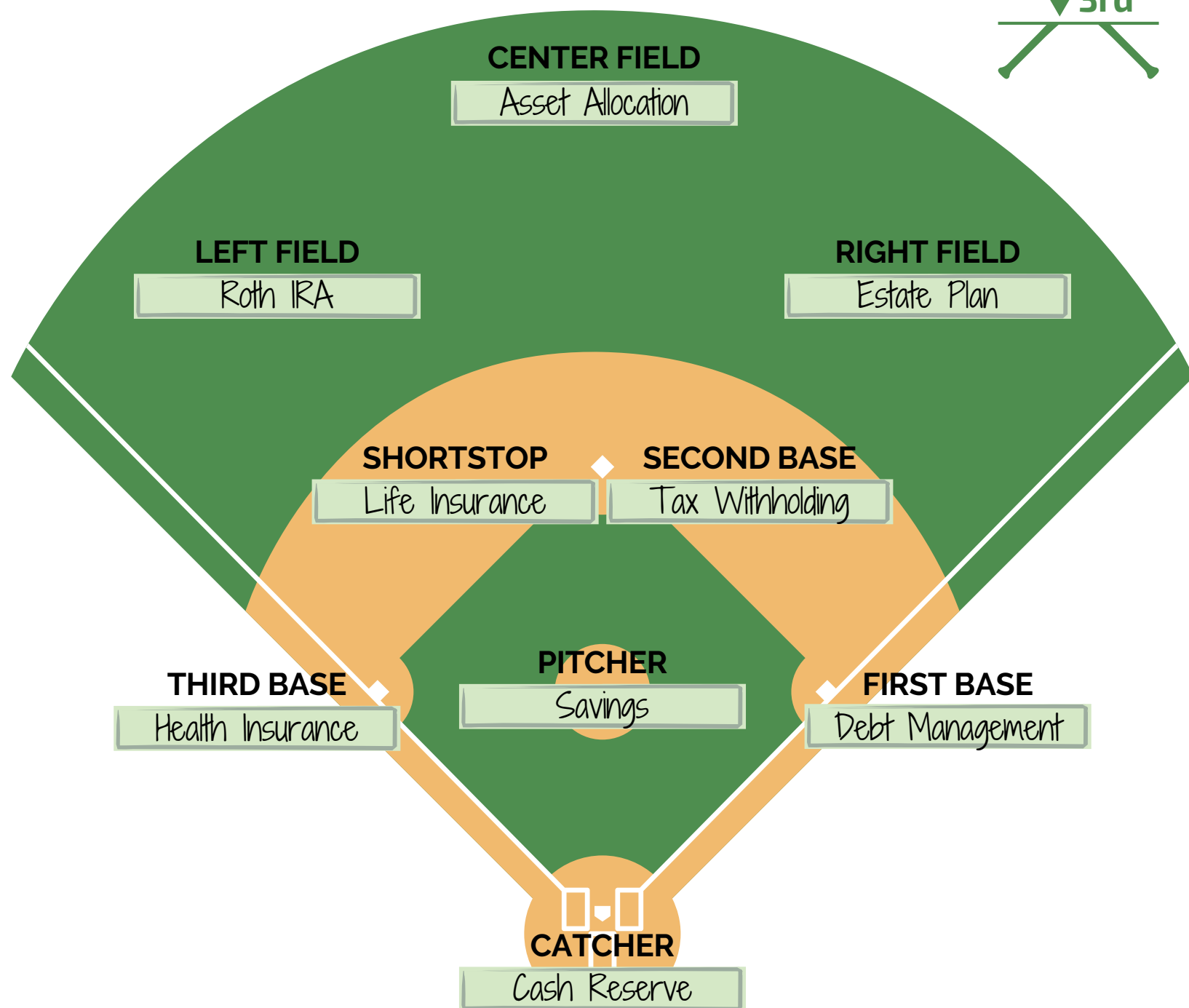
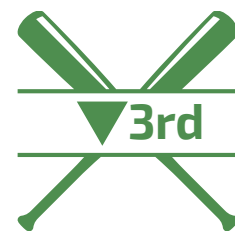
THE TRAINING **STAFF ARE THOSE** **PEOPLE TRAINED** **TO HELP WITH** **SPECIFIC NEEDS**

At some point in your life, you won't be as healthy as you want to be and will need guidance and help. The Medicare specialist, the insurance agent, the property & casualty company – they will all be an important part of the team one day.



AND THE PLAYERS **ARE ALL THE** **INDIVIDUAL** **PARTS OF YOUR** **FINANCIAL LIFE**

You need all 9 players on the field to work together and complimenting each other, and often you need the other 16 players to play a role in winning as well, even if those roles aren't as prominent or playing every day.



As owner, you don't need to be too deep into the weeds, so long as you have your fingers on the pulse of the important checkpoints and strategic direction. That's why we as CEO/CFO have a framework for how to run your franchise. There's the performance on the field that is easy for you to track and monitor progress (investment statements and eMoney planning reports). But there's also all the behind-the-scenes work we manage on a weekly, monthly, and annual basis for you; the "analytics" team tracking finances and performance, the wealth management audits we do for compliance, plan reviews, and strategy sessions that never get televised for the fans! The key is to make sure you have the right CEO/CFO at the helm for your team. We're grateful that you chose us, and hope we're knocking it out of the park for you.



PARTNERING WITH THE KUTZTOWN UNIVERSITY PERSONAL FINANCIAL PLANNING PROGRAM

CURRENT COLLAB

As many of you know, we believe that the CERTIFIED FINANCIAL PLANNER™ certification is *the standard* for financial planning. No other certification qualifies a “financial planner” to advise in such a comprehensive, goal-oriented way by requiring rigorous education, training, and ethical standards. It's why Adam and I have the certification and Holly is working hard to have it as well. We are committed to serving our clients' best interests today and preparing them for a more secure tomorrow.

We aren't only committed to our clients, but we are committed to the future of our industry as well. Several years ago, Kutztown University's Personal Financial Planning major become one of a select group of higher education institutions (and the only state school in eastern Pennsylvania) to offer a Certified Financial Planner (CFP®) Board Registered program. That means the CFP® Board registered KU's program as meeting the education requirements needed to take the CFP® exam. Once a student completes their bachelor's degree, they are eligible to take the exam.

What a cool thing! Adam, Holly and I didn't graduate with degrees like this. Instead, we were required to pass 6 different modules and go through many hours of self-study in order to sit for the exam. This program is a huge opportunity for future planners! This Bachelor of Business Administration not only prepares students for the CFP® exam but it also gives students real-world experience alongside CFP® professionals.

That's where we come in! Much like a seasoned veteran in baseball taking a young rookie under their wing to show them the ropes, we've been fortunate to give back to the KU Personal Financial Planning Program in the following ways over the past four years:

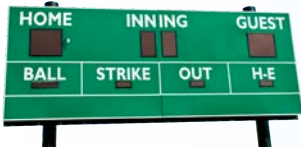




We've given classroom presentations twice to the students in the finance and personal finance clubs to talk about real life planning experiences



We've helped Professor Kramer grade live final presentations where senior students conduct and present a case study



We've attended job fairs to promote the financial planning profession



Ben has served alongside other Financial Professionals on the Personal Finance Program Advisory Board to give his perspective on the industry



Ben and Holly have provided a Student Mentoring Program, a 4-part series to students who wanted to gain out of classroom insights and career advice



Ben recently conducted a Q&A with graduating seniors centered on the benefits of sitting for the CFP exam after graduation



We're in the process of providing internship opportunities

Bringing this back to our baseball theme, many people young and old can call themselves a baseball player. Maybe they played baseball in high school or college or continue to play recreationally in slow pitch softball. But there's a difference between playing baseball and being a "professional" ballplayer. That's not unlike an insurance agent, an investment advisor, a bank advisor all calling themselves a financial advisor. These titles can be somewhat synonymous -they all give financial advice. But it doesn't mean they've reached the higher standard for financial planning that is the CFP® designation. Only a select few can say that. In fact, there are only 99,000 CFP® professionals in the country and less than 6% are under the age of 30¹. These students in KU's program (and other programs like this across the country) are the future of the industry and need experience, coaching and mentoring to grow in their ability to help others. Just like minor league athletes need time to learn and grow, be coached and gain valuable playing experience.

Kutztown University holds a special place in my heart. While I did not attend college there, I've in some ways always felt like a Golden Bear, being the hometown school and my mother's employer for many years. It's an honor to use my career experiences to try to help Kutztown University continue to grow this program so there will be MORE future CFP® professionals serving families in need of financial guidance.

I'm nowhere near ready to "hang up my spikes" and retire. But it's never too soon to start training the next generation of players/planners to take your job!

Source:

1 - <https://www.cfp.net/knowledge/reports-and-statistics/professional-demographics>



<https://baseballhall.org/hall-of-famers/past-inductions/past-inductions>

**All of the Hall of Fame's living members (except Ty Cobb)
sit for a photograph on June 12, 1939 in Cooperstown, NY.
How many of these baseball icons can you name?**

(National Baseball Hall of Fame Library)



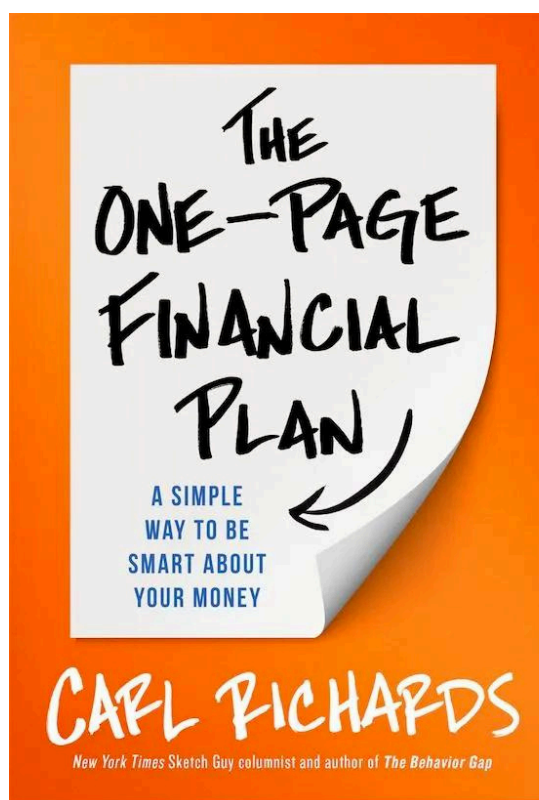
ONE PAGE FINANCIAL PLAN

FOR THE NERDS

I love baseball. I also love financial planning. In the world of baseball, I'd guess that even the most casual of fans would recognize the names of Babe Ruth and Joe DiMaggio, of Nolan Ryan and now Shohei Ohtani. I'd make a friendly wager that no one reading this article knows who Carl Richards is though. For as long as I've been doing financial planning, I've looked at Carl Richards as one of the best pioneers of sensible, actionable financial planning (or as Gabriel and Lucas might say "he's the G.O.A.T.!!").

Like baseball, financial planning can be very statistical. Analysis is important and stats can tell us a lot. But sometimes, we have to "keep the main thing, the main thing" and appreciate the game for the experience and the bottom line; did my team win or did they lose.

That's why Carl Richards preaches the concept of the One-Page Financial Plan.

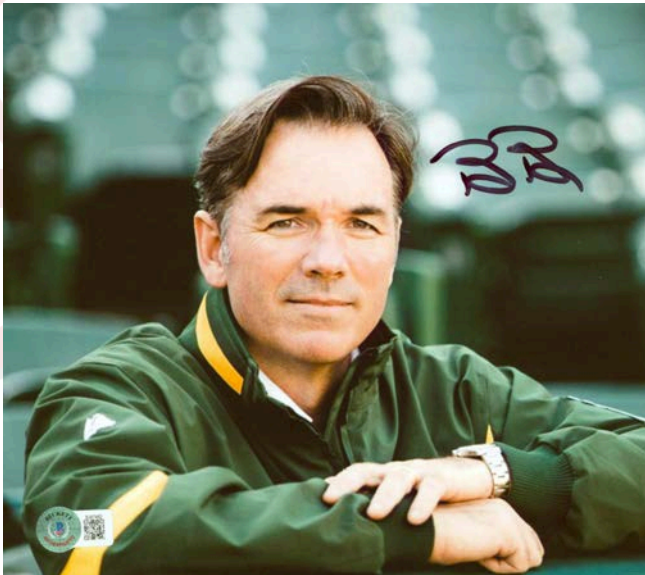


There's no universal way to deliver important advice. As we learned in the 4th inning, what's most important to us is providing the right amount of information needed for our clients to take action.

There's no universal way to deliver important advice.

As we learned in the 4th inning, what's most important to us is providing the right amount of information needed for our clients to take action. And the longer I do this job as a financial planner, the more I find our 20+ page financial planning documents as potentially ineffective. If we define effective as "information needed to take action" then anything more than providing just that, could actually get in the way. Maybe too much data isn't helpful for most people?

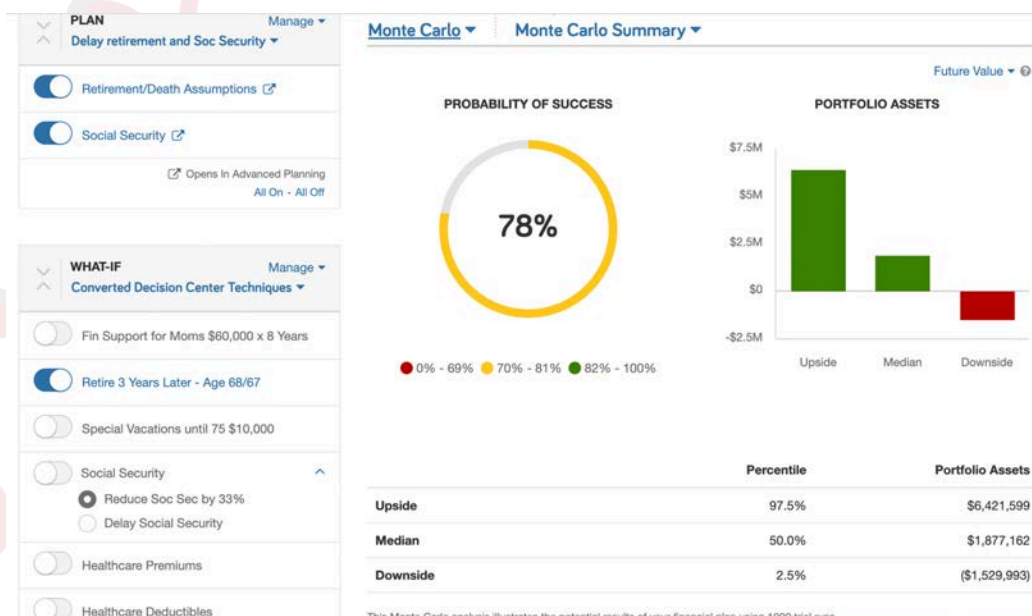
Don't get me wrong, some of us are data junkies. We are the same people that are intrigued by baseball analytics. But more often than not, less is more. And that's why, in the spirit of Carl Richards One-Page Financial Plan, we've started focusing more on providing an Executive Summary of your plan and a Next Steps table of what needs to happen next.



Rest assured, the key here is to determine what information YOU need. Whether you're Bill James and Billy Beane ready to crunch all the numbers to try to gain an advantage in baseball or whether you're more like MLB Hall of Famer Goose Gossage (an outspoken hater of analytics) and completely disinterested in the numerical details of advice, we have options on what information to receive, and when.

Here's what the concept of the One-Page Financial Plan could mean for some of us moving forward - depending on what's best for you, personally:

- Could mean focusing on simplified education, where we try to articulate something as simple as "here's what you should do" and why.
 - If you're more visual, perhaps we share a graphic or illustration we create to depict a concept
 - If you're "let's get down to brass tacks" maybe we highlight the Decision Center likelihood of success as a catch-all measure of projected health



Decision Center's Monte Carlo runs 1,000 randomized trials of different variables (rates of inflations, good or bad markets, etc) to see if you have \$1 on the day you pass away.

If you do, it's considered a success!



- Like watching the highlights of the baseball game the next day instead of all nine innings the night before, we anticipate providing you with more short, personalized videos to "highlight" key ideas and concepts in the future. This is as simple as emailing a video icons to watch at your leisure.



- What's better than long documents that take us lots of hours to write? Meeting time! I like reading about baseball and watching baseball on TV, but isn't the real-life, real-time experience so much more enjoyable?! As we draft plans, some of you might prefer that we save the writing time and take an extra hour or two to be together to discuss, educate, debate, decide? We'd welcome that!



- The purpose of the One Page Plan is to then summarize it all, keep advice and statistics high level, be clear what actions need to be taken and who will do what.

Plan Summary Base Facts

The Plan Summary report lists high-level facts about a single plan, scenario, or Base Facts.

Probability of Success 86% Total Portfolio Assets Left \$1,589,540 Age Assets Last Until — / 95

Goals & Expenses

Goal	Starts	Ends	Amount (Today's \$)	Probability of Success
Living Expenses				86%
Current	Active	When Frank is 66 (2028)	\$120,000	—
Retirement	When Frank is 66 (2028)	When Frank is 90 (2052)	\$120,000	—
Advanced Age	When Frank is 90 (2052)	When Frank is 95 (2057)	\$110,000	—

Incomes

Income	Starts	Ends	Annual Amount
Frank's Earnings	Active	Client's Retirement (age 66 in 2028)	\$200,000
Joanna's Part-Time Earnings	Active	Spouse's Retirement (age 66 in 2029)	\$50,000
Joanna's Hospital Pension	When Joanna is 65 (2028)	At Second Death (2058)	\$12,000
Frank's Social Security	At Age 65	—	\$37,812
Joanna's Social Security	At Age 65	—	\$17,616

Savings, Contributions and Transfers

Savings	Starts	Ends	Annual Amount
Frank's 401(k): Pre-Tax Contribution	Active	Client's Retirement (age 66 in 2028)	10.0% of salary
Frank's 401(k): Employer Contribution	Active	Client's Retirement (age 66 in 2028)	100.0% of the first 3.0% of employee's salary contributed

Net Worth Summary

Total Assets	\$2,036,241
Total Liabilities	(\$30,028)
Total Net Worth	\$2,006,213
Out of Estate	\$0

Asset Allocation

Return: 6.00%	Risk: 11.37%	Value: \$1,591,239
Equities	59.59%	
Tax Exempt Bonds	0.07%	
Taxable Bonds	35.37%	
Cash	3.84%	
Other	1.13%	

- When we need to dive deeper, maybe we send you a specific report on cash flow (through eMoney), taxes (through Holistiplan), investments (through Nitrogen or Morningstar), estate planning (through Everplans), etc.
- And then we need to help you TRACK progress. Like stats on the back of a baseball card, one can see PROGRESS over time, growth in certain areas, and how your stats might stack up against the rest of the league.



There's no perfect, universal way to approach baseball – or finances. While we may be drawn to certain teams based on geographical locations, we can also be drawn to certain teams based on how they play the game, or the individual players that seem to connect most with us. Our job is to figure out how you will best connect with your finances and the advice we need to provide. And we're committed to doing just that!

HANK AARON
OUTFIELD ATLANTA BRAVES
HT: 6'0" Wt: 180 Bats: Right Throws: Right
Born: February 5, 1934 Home: Atlanta, Ga.

The veteran slugging star continued his annual torrid hitting last season as he led the Braves in batting, runs batted in, homers and doubles. Hank's 17 stolen bases topped Atlanta too.

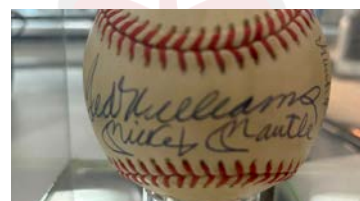
MAJOR & MINOR LEAGUE BATTING RECORD

YEAR	TEAM	AB	H	2B	3B	HR	RBI	AVG
1952	Eau Claire	345	116	19	4	9	61	.336
1953	Jacksonville	574	208	36	14	22	125	.330
1954	Milwaukee	468	131	27	6	13	69	.280
1955	Milwaukee	602	189	37	9	27	106	.314
1956	Milwaukee	609	200	34	14	26	92	.328
1957	Milwaukee	615	198	27	6	44	132	.322
1958	Milwaukee	601	196	34	4	30	95	.326
1959	Milwaukee	629	223	46	7	39	123	.355
1960	Milwaukee	590	172	20	11	40	126	.292
1961	Milwaukee	603	197	39	10	34	120	.327
1962	Milwaukee	592	191	28	6	45	128	.323
1963	Milwaukee	631	201	29	4	44	130	.319
1964	Milwaukee	570	187	30	2	24	95	.328
1965	Milwaukee	570	181	40	1	32	89	.318
1966	Atlanta	603	168	23	1	44	127	.279
1967	Atlanta	600	184	37	3	39	109	.307
Maj. Totals 14 Yrs.		8283	2618	451	64	481	1541	.316

Q - WHO LED THE BRAVES IN TRIFLES IN 1967?
A - MACK JONES.
© T.C.G. PRINTED IN U.S.A.

Hank Aaron has the second most home runs in baseball history with 755, only behind Barry Bonds. Only 28 players in MLB history have made it into the 500 Home Run Club.

Fun Fact: Ben owns a baseball signed by 11 of those 28 players!



<https://www.mlb.com/news/members-of-the-500-home-run-club>

This Mickey Mantle 1952 baseball card is considered the most famous and valuable card, selling for \$12.6M in 2022.

He hit a total of 536 home runs throughout his career (#18 in the 500 Home Run Club)

MICKEY MANTLE
N. Y. Yankees, of
HT: 5'10" Wt: 200 BATS: BOTH THROWS: RIGHT
BORN: OCTOBER 20, 1931 HOME: DALLAS, TEX.

Mick was hampered by several serious injuries in '83. The sensational switch-hitter won the A.L. batting crown in '56. He has hit 15 World Series homers, breaking a mark set by Babe Ruth.

COMPLETE MAJOR AND MINOR LEAGUE BATTING RECORD

YEAR	TEAM	LEA	G	AB	R	H	2B	3B	HR	RBI	AVG.
1948	Indep.	K.C. M.	90	323	54	101	15	7	7	63	.313
1949	Joplin	W. A.	137	519	101	186	30	13	36	128	.353
1951	New York	A. L.	66	341	61	91	11	5	13	65	.267
1952	Kansas City	A. A.	46	166	32	60	9	3	11	50	.361
1953	New York	A. L.	142	545	94	171	37	7	23	97	.311
1954	New York	A. L.	137	501	108	138	24	9	21	92	.294
1955	New York	A. L.	166	593	129	163	17	12	27	102	.266
1956	New York	A. L.	147	517	131	158	25	11	37	99	.306
1957	New York	A. L.	150	533	112	188	23	8	52	130	.333
1958	New York	A. L.	144	474	121	177	28	6	34	94	.345
1959	New York	A. L.	150	513	127	158	21	3	62	97	.306
1960	New York	A. L.	144	541	104	159	23	4	31	75	.285
1961	New York	A. L.	139	527	128	148	27	8	40	94	.279
1962	New York	A. L.	133	514	132	163	16	6	54	139	.317
1963	New York	A. L.	138	522	98	133	13	1	35	89	.251
1965	New York	A. L.	65	372	40	54	8	0	15	35	.214
Major League Totals		13 Yrs.	1740	6668	1261	2276	264	67	419	1187	.308

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<https://vaultedcollection.com/blogs/vaulted-blog/most-valuable-baseball-cards>

BEHIND THE SCENES

HOW WE HANDLE AN INTRODUCTION

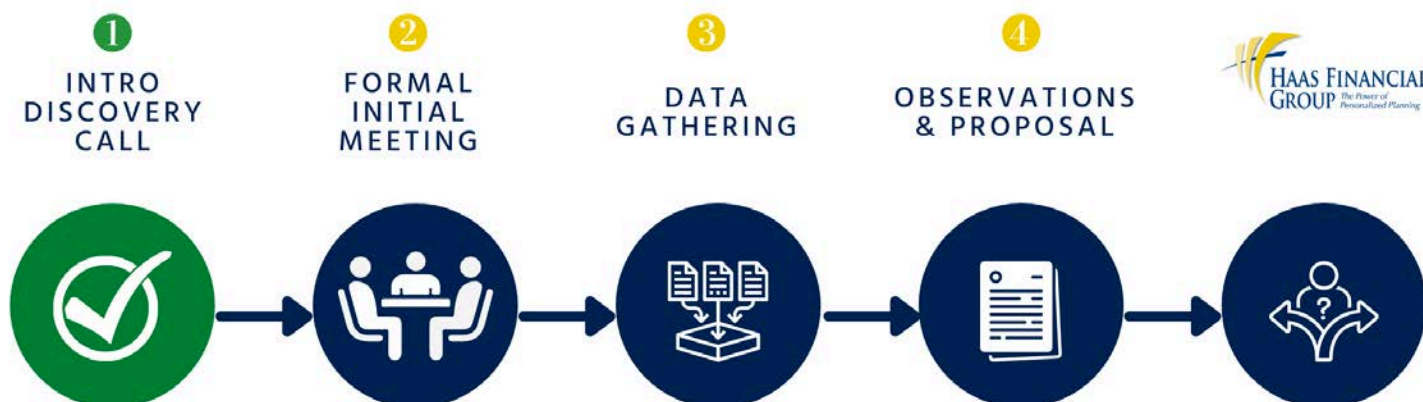
Baseball can be played different ways. The “purists” love to see more fundamental baseball; hit behind the runner, steal a base, bunt the ball. The modern game seems more focused on hitting home runs and combating power with specific pitching matchups. Long gone are the days of a pitcher throwing complete games or an elite, glove-first defender being considered a star (I’m talking about you, Ozzie Smith). It’s all baseball, but when building a team, one might look for a certain type of player to play a certain brand of baseball. Conversely, a certain player might look for a certain kind of coaching or leadership.

In the financial services industry, it is no different. Some advisors see their audience

as the “players” looking specifically for investment or insurance advice. Some clients are looking to work with advisors focused on a specific demographic or niche. At Haas Financial Group, our business is built to serve a certain kind of client too, looking for a certain brand of financial advice. After all, while we are looking to continue to grow, we only have so much capacity (roster spots) so it’s important to be sure we are working with the right people looking for our “brand of baseball.”

When scouting new clients, or being vetted by those looking for advice, we thought it would be important to share with you how we handle an introduction to a new potential client, and who we have found we are best suited to work with as personal CEO/CFO (see 3rd Inning).

Let's Get To Know Each Other





INTRO CALL



The best way to determine if there is a mutual fit is to conduct a 20–30-minute phone call. Our objective is to identify what advice they feel they need, and if we think we are best suited to provide it. We'll ask straight-forward questions like "what prompted you to reach out" or "why is that important now" or "how do you believe we can help." While we are happy to reach out directly to a referral or take their call, we can try to help assess that online too through an online booking form where someone can start to share some of these pieces of information. This call also helps us understand whether they are "CFP ready" [<https://www.haasfinancialgroup.com/cfp-ready>] or if our free pro bono website resources might be the best next step for those getting started [<https://www.haasfinancialgroup.com/pro-bono-financial-planning-services>]

After all, there are different levels of advice depending on where someone is in their career and life plan:



A-BALL

A-ball is for those just getting started. We're not the best coaches for these players, but have many pro bono services, do-it-yourself information, and helpful checklists on our website.



AAA-BALL

AAA- ball is where the game gets tougher. Here life's complicated and they need a full financial plan with deeper analysis and more careful considerations (when big irrevocable decisions need to be made).



AA-BALL

AA-ball is for those who may not have a specific question or fire to put out, but need some ongoing guidance as they move through what we call the accumulation years. We can help them through our subscription-based planning services where advice is ongoing.



MLB

MLB ball – is truly the big leagues. We call this full partnership; when important financial planning needs to meet investment management to try to make sure your financial world is operating at peak performance.



INITIAL MEETING

This is where the real interviewing and scouting begins. We do a deeper dive into who they are, why money matters to them by asking questions like “why is money important to you” and “what pressing financial issues are most likely to keep you up at night.” We want to get to know them as a person to see if/how we can help.



DATA GATHERING

If it looks like we might be a good match, we'll ask to see some specific documentation that helps paint a picture of their financial life. This is where the analytics department chimes in! We do some work behind the scenes to work through that financial data, and in combination with all our meeting notes, start to assess what's going well, what is not, and how can we help you get to where you want to be.



PROPOSAL

If it feels like we're a good fit for each other, then comes the contract offer! We draft a formal financial planning proposal that lists the questions we propose to answer through our planning work and outline the deliverables that will be received at the end of the planning process. We propose a specific fee that will be paid at signing and review our Financial Planning Agreement and appropriate disclosures associated with our work.

The key here is that anyone looking for advice can find a team, and we think we have provided enough resources on our website for those just getting started and know enough people in the industry to refer so that anyone that comes to us will be educated and pointed in the right direction, even if we aren't a fit for each other. Everyone will get some sort of help – the key is to determine the best team for them to be on.





THE SEVENTH-INNING STRETCH

OUR SUMMER PLANS

Ben Haas

This summer for the Haas house will be busy. With commitments to camps and sports programs scheduled throughout, we need to take the "in and out" approach to vacations. Instead of a week-long visit somewhere, we'll do trips to two different beaches for 2-3 days at a time. We have a 3-day camping trip set up, will frequent Hawk Mountain for educational programs and hikes, and be sure to eat out more as a family and cookout more with friends in the nice weather. And there's sure to be a couple baseball games in there too!

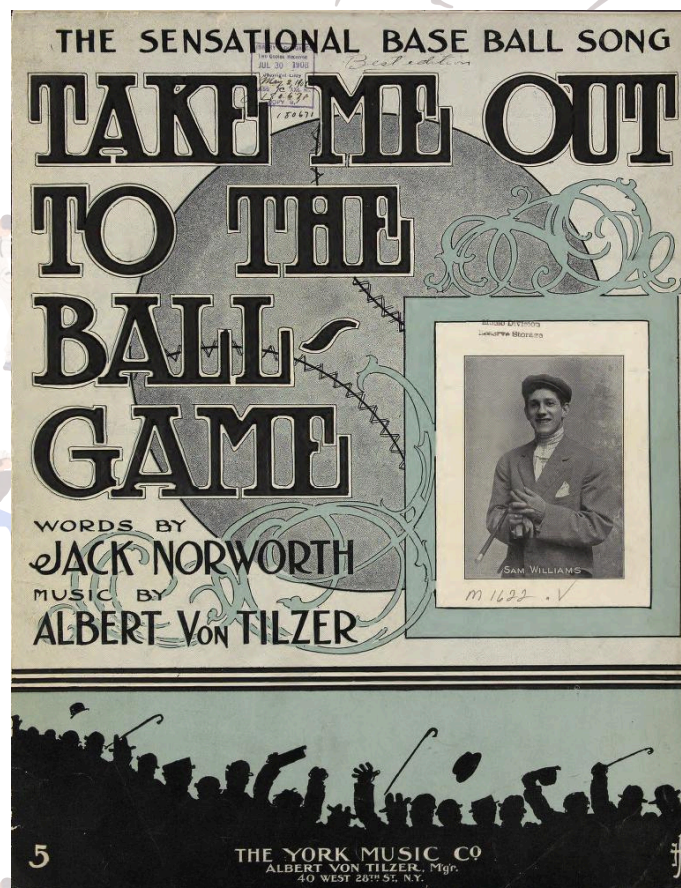
Adam Werner

We're looking forward to warmer weather and spending as much time outside as we can. For many, summer is "grilling season" but for me, grilling season is year-round so I'm looking forward to more cookouts and late nights by the fire pit. We're also excited to head back to the Clearwater, Florida area to enjoy the sun, sand and warm waters of the Gulf of Mexico. Summer is also prime drag racing season at Maple Grove, so hopefully I'll be able to turn on a few win lights this year! And don't tell Ben but I may try to cut out early on a few Fridays to enjoy a little more R&R this summer 😊

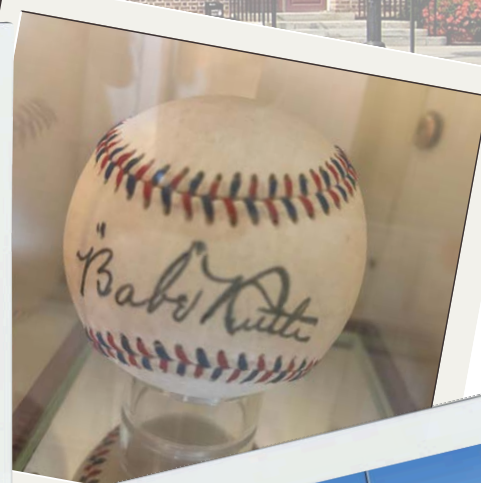
Holly Clarke

Vacation is coming early this year for me! We typically go on vacation in July but this year will be our honeymoon in Scotland at the end of May. I'm excited for a change of pace by going somewhere new, filled with hiking and sightseeing compared to our usual lounging and listening to the waves (it's still a favorite of mine but we all need scenic change once in a while 😊). The rest of summer will be filled with nights out on our new deck, weekends will hopefully be busy seeing friends and family, and a weekend bachelorette trip to the Finger Lakes in August.

Cracker Jacks were first served at baseball games as early as 1896 but it wasn't until 1908 that Jack Norworth wrote "Take Me Out to the Ballgame" and sales went through the roof!



BASEBALL & US





BASEBALL TRIVIA

How many single stitches does an official MLB baseball have?

Which team holds the highest all-time win-loss percentage in MLB history?

During Babe Ruth's iconic career that ran from 1914 to 1935, how many teams did he play for and can you name them?

Who is the only pitcher to throw a perfect game in World Series history?

Which team holds the most World Series Championships in MLB history?

There is only one team who has yet to appear in a World Series. Which team is it?



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Answers:

1. An official MLB baseball has 216 stitches that are made by hand.
2. The New York Yankees hold the highest all-time percentage of .569.
3. The famous two-way player Babe Ruth played for the Boston Red Sox, the New York Yankees, and the then Boston Braves.
4. In Game 5 of the 1956 World Series pitcher Don Larsen threw a perfect game for the Yankees.
5. The New York Yankees currently sit with 27 World Series Championships, which is 16 more than the St. Louis Cardinals in second place.
6. The Seattle Mariners are the lone team to never make it to a World Series.

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