FINANCIAL FREEDOM FOR BUSY FAMILIES

Tamarind Financial Planning

SERVICE GUIDE

Tamarind Financial Planning

Do you ever feel …

- Overwhelmed by financial decisions you know you need to make?
- Confused or frustrated about where to start?
- Eager to plan but not sure how to do it?

Tamarind Financial Planning is for you.

We work exclusively with Bay Area parents who want to meet their financial life goals. We know you're busy with parenting, work and life. We're here to make money matters easier and help you achieve financial serenity.

Why Tamarind?

- Our expertise helps you define your financial goals, giving you confidence you are on the right path.
- You (and your spouse/partner) will gain clarity about your family's financial vaues and priorities.
- You'll make financial decisions with a newfound assurance and ease.
- When your investments are in order, you'll sleep better and feel better.

Our Service Offerings:

- **Comprehensive Financial Life Plan Package**
- **Annual Engagement Package**
- **Personalized Investment Management**

The Comprehensive Financial Life Plan Package

Your comprehensive Financial Life Plan will address all areas of your financial life. We have listed many, but not all, of the questions facing families with school-age children.

Cash flow planning

- What are your current spending patterns?
- How can you direct your spending to meet your short and long-term goals?
- How do your values impact your spending, saving and giving?

Tax planning

- Are you maximizing tax-deferred saving options?
- Are your investment assets tax-efficient?
- Have you optimized your charitable giving?

Estate planning

- Is it time to review the guardians named in your current plan?
- Is your Living Trust properly funded?

Insurance and employee benefits

- Do you have enough life and disability insurance?
- Have you optimized your coverage for home, auto and umbrella?

Education funding

- How much do you want to contribute to your children's college education?
- How will you manage any overlap between education and retirement funding needs?

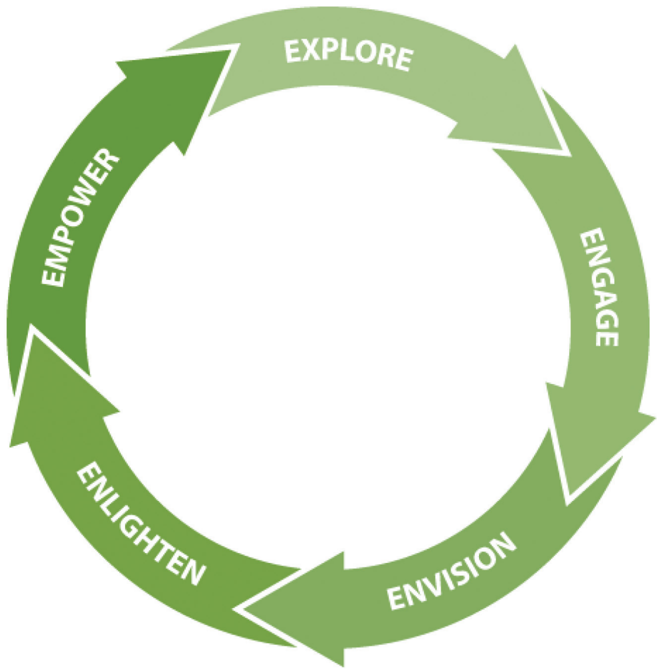
Investments and retirement planning

- What is your vision for retirement?
- How much do you need to save now to meet your retirement needs?
- What type of investment strategy is best for you?

WWW.TAMARINDFINANCIAL.COM

Emilie R. Goldman, CFA CFP®
emilie@tamarindfinancial.com
P: 650.378.1488

Our 5-E Planning Process



EXPLORE

Free Consultation

- 1-hr meeting
- Explore your requirements

ENGAGE

Intake Session

- 2-hr meeting
- Kick-off our 6-month engagement
- Begin our Goals-for-Life process

1-2 weeks

ENVISION

Refine Goals

- 1-hr meeting
- Refine and prioritize your Goals-for-Life

3-4 weeks

ENLIGHTEN

Draft Plan Delivery

- 2-hr meeting
- We present the draft Financial Life Plan

3-4 weeks

EMPOWER

Final Plan Delivery

- 1-hr meeting
- We present the final Financial Life Plan

We offer email and phone support during this 6-month engagement.

The Annual Engagement Package

Once you have completed the comprehensive Financial Life Plan, you may continue with our Annual Engagement Package.

You will receive:

- Quarterly financial review meetings
- An annual update of your financial life plan
- Annual retirement plan rebalancing
- On-going email and telephone support as your financial life evolves
- Cash flow management advice and support

Personalized Investment Management

With Personalized Investment Management, we can ensure that our investment recommendations are implemented and your portfolio is consistently updated.

You will receive all of the benefits of our Annual Engagement Package plus:

- A personalized investment strategy
- Regular rebalancing of your portfolio
- Quarterly performance reports
- Annual review of your personalized investment strategy

Emilie R. Goldman, CFA CFP®
emilie@tamarindfinancial.com
P: 650.378.1488

FINANCIAL FREEDOM FOR BUSY FAMILIES

Tamarind Financial Planning

Emilie R. Goldman, CFA, CFP®

For nearly two decades, Emilie Goldman, CFA, CFP®, has been using her financial planning skills, training, and experience to help Bay Area families and individuals make smart choices about their financial lives.

Emilie began her career in personal finance in 1993 as an investment analyst. She earned the Chartered Financial Analyst (CFA) designation while attending MBA School in the evening – and working full time. She continued to hone her investment research and portfolio management skills while taking on more financial planning responsibilities. In 2003, she earned the CFP® designation from the Certified Financial Planner Board of Standards, Inc.

Before launching Tamarind Financial Planning, Emilie was a partner with Blue Oak Capital in Palo Alto, chief wealth management officer with Sand Hill Advisors in Palo Alto, and a portfolio manager with Hutchinson Capital in Larkspur, CO. She holds an MBA from the Haas School of Business at UC Berkeley and received her undergraduate degree in finance and marketing from the University of Denver. She is a Certified Financial Planner TM professional and a Chartered Financial Analyst. She is a member of the CFA Institute, the Securities Analysts of San Francisco, and the Financial Planning Association.

Emilie's "A Ha," career moment...

"The path of my career took a sharp turn when I realized that taking a holistic approach to finance planning, and helping families define and achieve their most cherished financial life goals, is much more personally satisfying – and impactful – than the investment-focused roles I held previously."

This realization has led to her focus on creating financial freedom for busy families like her own.

In addition to working with clients one-to-one, Emilie enjoys leading workshops on finance planning, reading and writing about raising financially functional children, money and relationships, values and philanthropy, as well as financial planning for women, and personal investment strategies.

Emilie thoroughly enjoys being a mom. In her spare time, she loves running marathons – especially with her sisters, practicing Bikram (hot) yoga, exploring the US on road trips, cooking, and reading voraciously.

Emilie R. Goldman, CFA CFP®
emilie@tamarindfinancial.com
P: 650.378.1488