



---

# Comprehensive Financial Plan

A one-time engagement designed to provide a complete, integrated view of your financial situation, along with clear, actionable recommendations across all major planning areas aligned with what matters most to you.

---

## Who This Is For

This service is designed for individuals and families who want a full understanding of their financial picture and a structured plan to move forward with confidence.

It's a great fit for:

- Individuals with multiple financial priorities that need to be coordinated
  - Households balancing income, savings, investments, and future goals
  - Those approaching major decisions (career changes, home purchase, retirement planning)
  - Clients who want a comprehensive second opinion or a more structured plan
- 

## Areas We May Cover (Based on Your Needs)

Every situation is different. Our goal is to understand what matters most to you and provide the planning needed to support your decisions and direction—without including work that isn't relevant to your situation. We make no assumptions about what matters most to you. Your plan will reflect your priorities and circumstances.

While each plan is unique, common areas we may cover include:

### Goals & Financial Direction

- Clarifying what you're working toward and why
- Evaluating trade-offs between competing priorities
- Feasibility analysis for major goals (retirement, home purchase, career changes, etc.)
- Aligning your financial decisions with the life you want to live

---

DeLuca Financial Planning, LLC.

[inquiries@delucaplans.com](mailto:inquiries@delucaplans.com) | (610) 202-4033 | [www.delucaplans.com](http://www.delucaplans.com)

Registered Investment Adviser | Pennsylvania | Information current as of April 16, 2026

This document is for informational purposes and does not constitute individualized investment advice.

Investing involves risk, including the potential loss of principal.



### **Cash Flow & Savings Strategy**

- Where your money is going today
- How much you should be saving and where
- A clear framework for allocating each additional dollar

### **Retirement Planning**

- Retirement timeline and feasibility analysis
- Required savings and contribution strategy
- Account selection and coordination (e.g., 401(k), IRA, Roth, HSA)
- Scenario modeling for different outcomes and assumptions
- Income and withdrawal strategies for those in or nearing retirement

### **Investment Strategy**

- Review of current investment allocation
- Portfolio structure aligned with your goals and risk tolerance
- Tax-aware investment considerations across accounts

### **Tax-Aware Planning**

- High-level review of current tax situation
- Opportunities for improved tax efficiency
- Coordination between income, investments, and retirement contributions

### **Insurance & Risk Management**

- Review of existing coverage (life, property, disability, liability, long-term care, etc.)
- Identification of gaps or unnecessary overlap
- Recommendations aligned with your situation

### **Estate & Beneficiary Review**

- Review of current estate documents and structure
- Beneficiary alignment across accounts
- Trust and legacy considerations, including coordination with your broader plan

### **Personal Planning Considerations**

- Self-employment or small business considerations
- Sabbaticals or career transitions
- Relocation or lifestyle changes
- Education funding or family support
- Other goals or priorities unique to your situation



## What You Walk Away With

- A clear, organized understanding of your full financial picture
- Specific recommendations across all major planning areas
- A prioritized action plan for what to do next
- Greater confidence in your long-term direction

## How It Works

**Step 1. Intake** – You complete a detailed questionnaire and upload relevant financial information

**Step 2. Initial Meeting** – We meet (in person or virtual) to discuss your goals, priorities, and what matters most to you. This conversation helps ensure the plan reflects your life, not just your numbers.

**Step 3. Analysis & Plan Development** – I analyze your situation and build a coordinated set of recommendations

**Step 4. Plan Review** – We meet (in person or virtual) to walk through your plan in detail

**Step 5. Follow-Up** – One additional virtual session to answer questions and refine next steps

---

## What This Is Not

- Ongoing financial advice or investment management
- Continuous monitoring or plan updates
- Detailed tax preparation or legal services

If your situation requires ongoing support, we can discuss appropriate next steps.

---



## Fee

Fees typically start at \$3,000 and vary based on the complexity of your situation, including factors such as income sources, household structure, and planning needs. A clear fee will be agreed upon in advance.

This engagement is designed to provide a complete plan and clear direction but does not include ongoing advisory services.

A \$500 deposit is due upon execution of the advisory agreement. The deposit is applied toward the total planning fee.

The remaining balance is due upon completion of the plan and prior to delivery. The Client will be notified when the plan is complete and ready for review.

The initial deposit is applied to planning services performed and is generally non-refundable once work has begun. If the engagement is terminated prior to completion, the Firm may retain fees corresponding to services already rendered, and any unearned portion of fees will be refunded promptly, in accordance with the advisory agreement.

---

## A Note on Fit

This service is best for those seeking a comprehensive, one-time plan. If you prefer ongoing guidance, implementation support, or continuous updates, we can discuss an ongoing financial planning engagement.

This service is primarily offered to Pennsylvania residents. Residents of other states will be accepted on a case-by-case basis, subject to applicable regulatory requirements.