



Financial Foundation

A one-time engagement designed to help you make confident decisions about your benefits, retirement plan, and early financial priorities.

Who This Is For

This service is designed for individuals early in their careers or going through a transition (new job, new benefits, new income) who want clarity on what decisions to make right now.

It's also a great fit for:

- Employees navigating a new or unfamiliar benefits package
 - Professionals who want a second opinion before enrolling in benefits
 - Children or family members of existing clients
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What We'll Cover

Employer Benefits Review

- Health plan comparison (e.g., PPO vs. HDHP)
- HSA eligibility and how to use it effectively
- Life and disability insurance overview (what you have and what it means)

Retirement Plan Setup

- Contribution recommendations (how much to save)
- Employer match optimization
- Investment selection guidance within your plan
- High-level Roth vs. pre-tax considerations

Savings & Cash Flow Priorities

- What to do with your next dollar
- Emergency fund vs. retirement vs. other goals
- Simple, practical structure for saving

Simple Scenario Modeling

- Clear illustrations of how your decisions impact future outcomes
- Focused on a small number of high-impact variables



What You Walk Away With

- Clear decisions on your benefits elections
 - A specific retirement contribution and investment approach
 - A simple, actionable savings strategy
 - Confidence in what to do next
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How It Works

Step 1. Intake – You complete a short questionnaire and upload your benefits information

Step 2. Working Session – We meet (in person or virtual, about 45 minutes) to walk through everything together

Step 3. Follow-Up – One additional virtual session (up to 30 minutes) to answer questions and finalize decisions

What This Is Not

- A comprehensive financial plan
- Ongoing financial advice or investment management
- Detailed tax, estate, or insurance planning

If your situation requires a deeper level of analysis, we will discuss appropriate next steps.

Fee

\$750 (one-time)

This engagement is designed to be focused and efficient. It does not include a full financial plan or ongoing advisory services.

A \$250 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.

DeLuca Financial Planning, LLC

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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.



A Note on Fit

This service works best for straightforward situations. If your needs are more complex, we'll recommend a more comprehensive engagement so you get the right level of advice.

This service is currently offered to Pennsylvania residents.