Garrett Planning Network

Discounted Fee-Only Financial Planners

Garrett Planning Network (GPN) offers discounted fee-only financial planning services to BMC and BUMG employees. GPN financial planners do not accept commissions, which allows them to make decisions purely based on your own financial needs.

The financial engagement
A GPN financial advisor will perform an in-depth review of your financial situation. The engagement may last approximately 4 – 10 hours (over multiple sessions) and BMC and BUMG employees will receive a 10% discount off the advisors normal fees, for a total cost of approximately $600-$3,000. Total engagement length and cost will depend on the complexity of your financial situation.

The process

- You should contact the Financial Advisor you wish to work with from the list of advisors provided below. You may contact just one or have a Get Acquainted (GA) meeting with several advisors to determine who you would like to work with.
- You will meet with each advisor you contact in a complimentary GA meeting. Get Acquainted meetings may be held in person or by phone or Internet meeting. During this meeting you will explore your financial planning needs and determine the scope of work and you can assess your comfort level with the particular advisor.
- Each advisor will provide you a written fee quote and contract (Client Service Agreement) after your GA meeting to help you make your decision before the formal engagement begins.
- As part of the engagement your advisor will provide written planning reports, recommendations and an action plan. You and your advisor will work from the advisor’s office and/or virtually.
- The engagement may require that you pay a deposit at the beginning with the balance due when planning is completed. This can be discussed with your advisor as part of the GA meeting.

Services may include the following, and other not listed services. See individual Financial Advisor’s website for a list of services offered

- Tax planning strategies
- Household investment portfolio analysis
- Risk assessment
- Determining estate planning needs, in particular for situations such as a disabled child, getting remarried, or when you receive an inheritance (Note: estate planning documents to be drafted by an estate attorney)
- Detailed analysis and recommendations on all insurance types, including BMC and BUMG benefits
- Exploring and prioritizing financial goals, big purchases, values and expectations and priorities for the future
- In depth retirement planning including multiple scenarios
- Understanding the difference between financial products (mutual funds, ETF, living trust, Roth IRA, traditional IRA) and what is most appropriate for you

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Discounted fee-only financial advisors for Boston Medical Center and Boston University Medical Group employees:

Advisor Name	Business Name	Address	Contact Information
Thomas Fisher	Fisher Financial Strategies	245 First Street, Suite 1800 Cambridge, MA 02142	Phone: 617-444-8555 Email: Tom@FFSCambridge.com Website: www.ffscambridge.com
Jeanne Gibson Sullivan	Financially In Tune	607 North Avenue, Suite 18, Floor 2 Wakefield, MA 01880	Phone: 781-587-0582 Email: jeanne@financiallyintune.com Website: www.financiallyintune.com
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Michael Morton	Morton Financial Advice	131 Slough Rd Harvard, MA 01451	Phone: 978-309-9663 Email: mike@mortonfa.com Website: www.mortonFA.com
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