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For CPAs, attorneys and bankers

How I work with your clients, and with you.

You keep the return and the documents. I keep the personal plan. Nothing moves without you on the thread, and you see the plan summary before the client does.

Three rules, in writing

1. **You keep your work.** The return, the entity and the estate documents stay with you. I do not prepare returns or draft documents, and I say so to the client.
2. **You are on the thread.** Any recommendation that touches taxes or documents goes to you first. If you disagree, the client hears both views and decides.
3. **You see the summary first.** Before the client gets the written plan summary, you get it, with the items that need your sign-off marked.

What a client gets in the first 90 days

- **The owner's money map.** Every account, policy and entity on one page: who owns it, who inherits it, what it is for. For a non-owner, the household version.
- **The after-sale cash flow plan.** What the proceeds pay for, in what order, with the tax bill by year. For a retiree, the retirement paycheck: how much, from which account, and the tax each year.
- **The account draw order.** Which account pays first and why, with Social Security timing, Roth conversion windows and required distributions laid against Medicare IRMAA thresholds.

Who to send

An owner 1 to 10 years from a sale, before the letter of intent. An owner who just sold. A client retiring in the next five years. A widow or widower with accounts to retitle and income to rebuild.

How I am paid

Through LPL Financial, by planning fees, advisory fees, and commissions on insurance products, all disclosed in writing before any engagement. No referral fees paid or received. The first conversation with any client is a free 30-minute call, in person at a Fidelity Bank branch, by phone or by video.

Verify

CFP Board: cfp.net/verify-a-cfp-professional (search James Ustby). FINRA BrokerCheck: brokercheck.finra.org/individual/summary/6962400. APMA: College for Financial Planning, kaplanfinancial.com.

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