

ROGERS & GRAY INSURANCE AGENCY, INC.

Our Process

Process enables clients to make well-informed decisions efficiently.

Effective consulting requires a commitment of time and talent combined with a candid exchange of information and opinion. It requires trust.

We believe trust is earned, not given. Therefore, we follow a process that allows our clients to measure our capabilities and judge our performance before they engage our services.

Our process follows a traditional consulting model, which begins with an initial meeting. At this time we determine if there is sufficient benefit in our working together to proceed. If so, we begin a formal assessment process.

Assessment

We engage in an assessment process that gathers information about objectives, assets, liabilities, the business, investments, taxation, contracts, agreements and other pertinent data.

Rogers & Gray Insurance Agency, Inc. delivers a written executive briefing which contains an analysis of the information and recommends a scope of work. The briefing includes:

- Situation analysis
- Statement of client's objectives
- Strategic issues and opportunities
- Recommended scope of work and approach
- Projected benefits
- Our fee

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Engagement

The assessment document provides the owner with the information from which to compare the cost of our services to the benefits and to make an informed decision about working with us further. Our proposed fees are based on the complexity of the client's situation or holdings, and the objectives to be achieved. At this time the client decides to engage our services.

Strategy Development

In formulating appropriate means of achieving the client's objectives, Rogers & Gray Insurance Agency, Inc. works with the client's lawyer, accountant and other advisors. In addition to creativity, existing advisors bring background information and continuity to the planning effort. We use financial modeling to develop and evaluate case design alternatives. We meet with the client regularly to discuss alternatives, explain options and refine our understanding of priorities.

Financial Modeling: Examining Alternatives in Detail

Central to our work is the use of financial modeling to analyze the client's situation and evaluate alternatives. We have applied the same tool many business owners use in corporate decisions to personal decision-making.

We have developed our own proprietary system for financial modeling, as other systems fail to accommodate the complexity of our clients' situations.

Each client's model incorporates detailed information on assets, expenses, and net worth, and projects the relationships between them on a year-by-year basis over a defined time horizon. This time horizon takes into account predictable milestones that will occur, such as retirement of debt, or planned sale of a property. The base-case model gives us a detailed view of the outcome of a client's current planning. By changing the variables in the model, which correspond, to various strategic alternatives, we can examine the outcome of different courses of action in similar detail.

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Modeling is not intended to predict the future. Modeling is a magnifying glass, not a crystal ball, which enables our clients to examine the impact of specific strategies, and make meaningful, detailed comparisons between scenarios.

Implementation

Rogers & Gray Insurance Agency, Inc. does more than just give advice. We make sure the client's decisions are implemented. We work as a project manager with all parties to coordinate implementation. This might include work with any combination of professionals, such as accountants, lawyers, securities brokerage firms, insurance companies, and banks. Seeing to the implementation of the decisions has been cited by clients as one of the most helpful and timesaving aspects of our services.

Status Reports

Rogers & Gray Insurance Agency, Inc. provides clients with periodic status reports, which summarize actions implemented to date and those yet to be accomplished. These reports identify issues that remain to be addressed and provide alternative solutions for each.

Rogers & Gray encourages clients to think about the future. By working together, we can develop a sound financial strategy to provide family security and business continuity for successful people and those they care about.

