

PREPARED AHEAD OF YOUR EXPLORE CALL

Before we *talk*, a little context.

I'm glad you're exploring this. This short read is meant to make our first conversation feel familiar instead of cold, so we can spend our time on you rather than on logistics.

YOUR EXPLORE CALL

Confirmed · Calendar invite on its
way

FROM

David Talley, CFP®, EA

SECTION 01 · HOW WE WORK TOGETHER

The path ahead, from first conversation to ongoing work.

Most people want to know what they're walking into before they commit to anything. Here is the whole arc, in plain terms.

STEP 01	Explore Call	A short, no-pressure conversation to see if we're a good fit. You tell me what's on your mind. I tell you honestly whether I can help, and how.	◆
YOU ARE HERE · ≈15 MIN · NO PREP			
STEP 02	Strategy Session	If it feels right on both sides, we go deeper. I review what you share in advance and we map the questions worth answering first.	◇
STEP 03	Keystone Method	Our structured six-month engagement. Four to five working meetings, with analysis and coordination handled by our team between them. Decisions get made and put into motion.	◇
STEP 04	Ongoing Advisory	An optional next chapter, if it makes sense after Keystone. Some clients want continued partnership. Others return only when life changes.	◇

Each step is a decision point, not a funnel. You can step off at any stage, and plenty of good conversations end after Step 01.

SECTION 02 • THE SOFT FILTER

Who this is actually for.

Families and professionals approaching financial independence. Retirement close enough to plan for, but far enough out to still shape. That window where the stakes rise and the decisions start overlapping.

THE DECISIONS WE HELP WITH

- ◆ **Retirement income timing**
When to start drawing, from where, and in what order.
- ◆ **Roth conversions**
Whether, when, and how much, through the years that matter most.
- ◆ **Equity compensation**
Including RSUs, ISOs, and concentrated positions, handled as part of the whole picture.
- ◆ **Estate coordination**
Making sure documents, beneficiaries, and intentions actually agree.
- ◆ **Tax strategy inside investing**
Timing, location, and structure, so tax is a variable we use, not one we react to.

QUESTIONS THAT TEND TO SOUND LIKE YOURS

We're about five years from retirement and I think we're in good shape, but I honestly don't know how to turn what we've saved into an income we can count on.

My mom passed and I've inherited more than I expected. I don't want to make a decision I'll regret just because I didn't know what I didn't know.

I've always handled our finances fine, but the decisions are getting bigger and more connected, and I'd rather have someone in the room who does this for a living.

WHAT KEYSTONE ISN'T

Not a quick answer to a single question. Not a product conversation. And not, by default, an ongoing management relationship. It's a defined engagement with a beginning and an end.

SECTION 03 • THE EXPLORE CALL

What to expect on the Explore Call.

Short. Honest. Low stakes. A conversation, not a presentation. You don't need to arrive prepared, and nothing is expected of you afterward.

<p>LENGTH</p> <h2>Roughly 15 minutes</h2> <p>Long enough to get the picture, short enough that it fits between the rest of your day.</p>	<p>FORMAT</p> <h2>Phone</h2> <p>Usually the easiest way to see whether going further makes sense.</p>
<p>WHAT TO BRING</p> <h2>Nothing at all</h2> <p>No financial documents. No statements. No spreadsheets. We don't need them yet, and the call doesn't depend on them.</p>	<p>PREP REQUIRED</p> <h2>None</h2> <p>Showing up is enough. If something specific is on your mind, you can bring it, but the conversation works either way.</p>

◆ There is no pressure to move forward after the call. If it's a fit, we'll talk about next steps. If it isn't, I'll tell you that directly, and point you toward whatever looks more useful. Either ending is a good one.

SECTION 04 • THE PEOPLE

The people you'll work with.

These are the two people you'll primarily work with. David leads the strategy and the meetings. Stephenee keeps everything behind the scenes moving.



David Talley

CFP®, EA • FOUNDER

Leads the strategy and the meetings. The person you're booking time with, and the one who owns the direction of your plan.



Stephenee

PRACTICE MANAGER

Keeps the engagement on the rails. Scheduling, onboarding, client experience, and the quiet coordination that makes every meeting feel prepared rather than improvised. The person who makes sure nothing falls through the cracks.

SECTION 05 · IN CLOSING

Why I do this work.

The thing I see most often, and the thing that's hardest to watch, is successful people arriving at retirement without the kind of clarity they've earned. They've done the saving. They've made the right decisions for thirty years. And then they reach the chapter where all of that is supposed to turn into a life, and nobody has sat them down and shown them how.

So they guess. Some guess low and spend the next twenty years under-living their plan, and the kids inherit a pile of money in their late sixties that would have meant more in their forties. Others guess high and run out of room later. Both endings are avoidable. Neither is what I want for the people I work with.

What gets in the way, usually, is that the three pieces that matter most to retirement income, the plan, the investments, and the taxes, almost never get looked at together. Most of the industry lets the investments lead, hopes the math works, and treats tax as something to react to in April. That is a slightly better version of what a thoughtful person could do on their own, but not by much.

My work is the other way around. Start with the plan. Let the plan tell us what the investments need to do. Coordinate the tax strategy so it's a lever we use rather than a cost we absorb. That sequence sounds obvious when you say it. It's also genuinely rare.

That's the work. I'm glad you're thinking about it, and I'm looking forward to talking.

David

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By appointment, in person or remote

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