Motifplanning

www.motifplanning.com

Motifplanning

A holistic financial life planning firm specializing in music executives, career changers, and professionals on the path to financial independence.

What's unique about Motif Planning?

- Flat-fee financial planning and investment management. No product sales, commissions, or percentage-based asset fees.
- Expertise in executive and equity compensation, lifetime tax planning, and complex benefits.
- Go beyond numbers by exploring your money story and relationship with money
- Concierge service with proactive updates, clear communication, and coordination across your professional team.

What make me a great fit for Motif Planning?

- I have new complexities in my financial life and want help making smart, coordinated decisions.
- I earn a high income and want to understand how to use it intentionally.
- I want proactive, ongoing guidance instead of one-time advice.
- I'm busy and want someone to help coordinate the details, manage what can be delegated, and keep my financial life moving forward.

What do I get with Motif Planning?

1. Direct access to a Certified Financial Planner® professional
2. Ongoing comprehensive financial planning that connects every part of your financial life
3. Semi-annual meetings plus on-demand support for life changes
4. Proactive tax planning and investment management integrated into your financial plan
5. Clear implementation steps, with direct management of eligible investment accounts
6. Secure financial planning dashboard for tracking progress and storing documents
7. Coordination with your CPA, estate attorney, and insurance professionals
8. Ongoing portfolio management focused on long-term, diversified, low-cost, and tax-aware strategies
9. Clarity, confidence, and peace of mind about your financial decisions

Executive summary

We recommend reading this entire document before becoming a client, but here's a quick summary to help you understand what working with us looks like.

Working with Motif Planning gives you a trusted partner to help organize, simplify, and optimize your financial life. We provide comprehensive financial planning built around your goals, values, and priorities, not product sales.

Our flat fee structure means you receive ongoing financial planning and investment management without commissions, kickbacks, or percentage-based asset fees. Every client relationship is fiduciary, transparent, and personalized.

You'll work directly with a Certified Financial Planner® professional to build a highly customized plan covering every area of your financial life, including tax planning and investment management, cash flow, benefits, insurance, estate planning, and major life decisions.

Our process starts with three planning meetings to build your plan and set clear goals. From there, we meet twice a year and remain available between meetings to answer questions and provide ongoing implementation, investment management, and plan monitoring

The result is greater clarity and confidence in your financial decisions, fewer financial tasks competing for your attention, and a clear path toward long-term independence.

Our Fiduciary Promise

Motif Planning always acts in your best interest.
Every recommendation is made with your goals in mind, not ours.

We charge a flat fee for financial planning and investment management.
We **do not** sell products or accept commissions, kickbacks, or hidden incentives of any kind.

We only want to work with you if it’s the right fit for your needs.
If not, we’re happy to help you find someone who is.

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Client Engagement Standards

Our commitment to you

- Provide clear, actionable advice and explain the reasoning behind each recommendation.
- Communicate promptly, follow through on commitments, and maintain the highest level of confidentiality.
- Handle data securely and coordinate with your other professionals.
- Proactively keep your plan current as your life and goals evolve.

What we expect from our clients

- Share complete and accurate information so we can give the best possible advice.
- Stay engaged in the process and complete agreed-upon tasks on time.
- Communicate openly about changes in your life, goals, or priorities.
- Treat this relationship as a partnership built on honesty, trust, and mutual respect.

What’s in a financial plan?

Your financial plan connects every part of your financial life into one clear strategy.

What’s included

- Cash flow, debt, and savings strategy
- Lifetime tax planning and investment management
- Employee benefits and insurance review
- Equity compensation analysis
- Retirement and education funding
- Estate and legacy planning coordination
- Life planning aligning money to your values and goals
- Support for major life and career transitions

What you receive

- Direct access to a Certified Financial Planner® professional, the gold standard in the financial planning profession, experienced in building highly customized financial plans
- Unlimited email and Zoom access for questions or deeper discussions anytime
- Comprehensive on-demand video presentations, written plans and one page summaries of key goals and actions
- Implementation support, direct investment management, and clear accountability
- Semi-annual planning reviews and ongoing plan updates as your life changes
- Collaboration with your CPA, estate attorney, and other professionals (or referrals to trusted professionals as needed)
- Peace of mind, confidence, and fewer financial details to manage on your own

What's in a financial plan?

How often you'll meet with your planner

We start with three initial meetings to build your plan and set clear goals. After that, we reach out twice a year in the spring and fall to schedule ongoing check in meetings to review progress and make adjustments.

Implementation and monitoring support

We help implement your financial plan, monitor progress throughout the year, and coordinate with your other professionals. Your plan stays current as tax laws, markets, your career, and your family life change. When an opportunity or decision comes up, we help determine what action makes sense and handle the pieces that can be delegated.

Investment management

Motif Planning provides ongoing investment management as part of your financial planning relationship.

For eligible accounts I manage directly, I can build, implement, monitor, and rebalance your portfolio while coordinating investment decisions with your taxes, cash flow, equity compensation, retirement goals, and broader financial plan.

Employer retirement plans and other accounts that remain outside direct management are still incorporated into your household investment strategy.

Examples include:
- Managing IRAs and taxable investment accounts
- Investing new contributions and cash
- Rebalancing portfolios when appropriate
- Tax-loss harvesting when appropriate
- Coordinating RSU and company stock decisions
- Reviewing and adjusting 401(k) allocations
- Evaluating old 401(k) rollover decisions
- Coordinating HSA and other investment accounts
- Opening or updating investment accounts

What's in a financial plan?

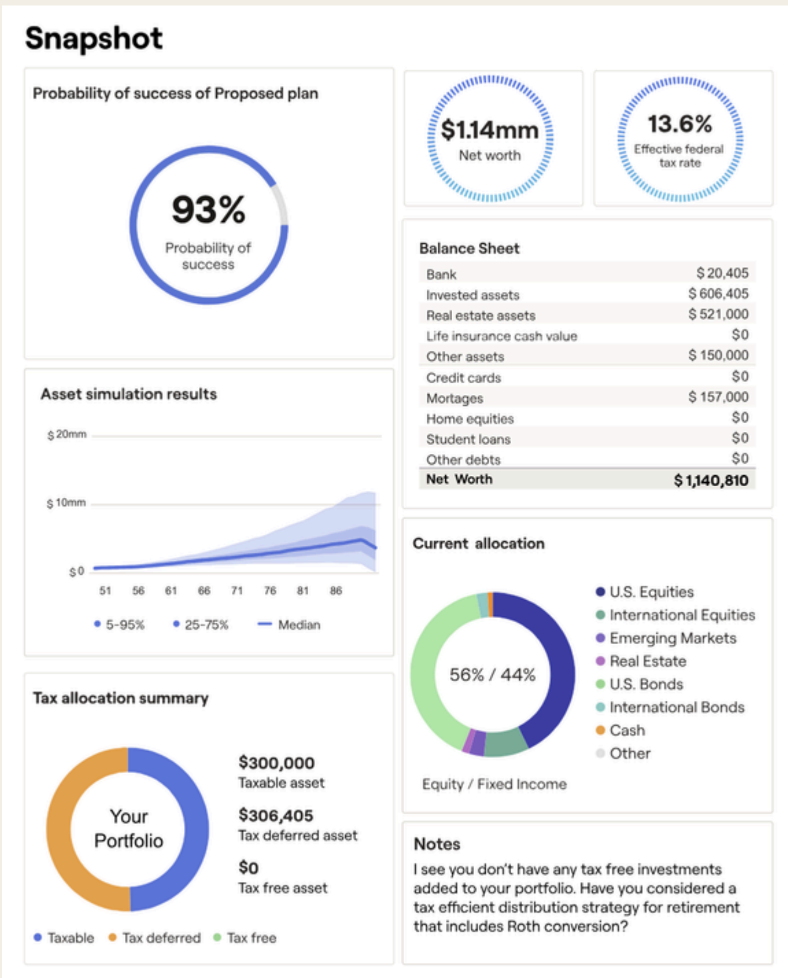
Your financial planning dashboard

We use RightCapital as your secure financial planning dashboard for tracking your plan, viewing key accounts, storing documents, and modeling "what if" scenarios.

You can explore questions like:

- What if I buy a new home?
- What if I change jobs or retire early?
- What if I have children or support a parent?

[Try RightCapital] | [Watch a demo]



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The value of a Motif Planning relationship

Spenser is absolutely amazing. Not only is he an incredibly skilled and knowledgeable financial planner, but he’s also a genuinely caring person, and I truly feel like he’s looking out for our best interests in every way. It can be so hard to know who to trust and what to do when it comes to money and planning, but Spenser makes it easy - and even better, he makes it make sense.

He goes far beyond the logistics, thoughtfully exploring the emotions and stories we carry around money, which makes his approach holistic and deeply meaningful. He also understands the unique challenges of running your own business and consistently offers practical, creative strategies tailored to my specific situation. Working with Spenser has given me confidence, clarity, and peace of mind, knowing that our financial future is in capable and compassionate hands.

Marni - Brooklyn, NY

EXCELLENT CFP. I've been working with Spenser for 3 months and he has totally changed the way I see my finances, and how I plan for the future. Spenser does an in-depth audit of your finances and really works with you based on your goals. I've really appreciated his work and highly recommend.

Gaelen - Los Angeles, CA

Working with Spenser at Motif Planning has been absolutely life-changing. He's given us true peace of mind and lifted the mental burden of managing our finances, which has been priceless with the chaos of everyday life. He listens, cares, and explains everything in a way that makes us feel confident about our future. If you're looking for a financial planner in Dallas, TX who genuinely puts clients first, I can't recommend him highly enough.

Elizabeth - Dallas, TX