



**HOLISTIC SOLUTIONS**  
*financial planning for a sustainable world*

**The Holistic Solutions Solution  
Description of Services, Our Philosophy, Fees**

**February 2004**



## HOLISTIC SOLUTIONS

*financial planning for a sustainable world*

### **The Holistic Solutions Solution**

Is your money creating the quality of life you want? Are you investing to help build a better world?

Holistic Solutions can help you answer these questions with a resounding yes!

*☞ If you're like me, you're passionately interested in changing the world, to make it more humane and more loving, more open and more free. I'm strongly committed to ending any support for evil ~ nuclear power, polluters, management that's in bed with politicians, the entire right-wing neo-conservative agenda that dominates public discourse and politics in our country.*

*And I'm deeply committed to supporting alternatives ~ funding renewable energy, supporting just and sustainable enterprises, helping people live in alignment with their spiritual paths.*

*For the last fifteen years I have committed my life and my livelihood to regenerative change for the world. Holistic Solutions is an expression of this commitment; it is my honor and privilege to be of service to you and our global community. Let me know how I can be of service. ☞*

Holistic Solutions helps you build wealth by aligning your financial decisions with your deepest values and highest aspirations. We offer a range of services that help you:

- Make clear progress toward your life goals
- Find greater personal fulfillment with a high quality of life
- Build a secure retirement
- Support charitable causes
- Develop an ethically sound and profitable business
- Achieve financial independence and interdependence
- Support sustainability, social justice, and spiritual practice as the path forward for the world

We have helped individuals, families, small businesses, non-profit organizations, farmers and ranchers. Our unique process and approach can be of service to a wide range of clients and is based on solid financial planning wisdom and rigorous analysis. We do the math, but with our heart engaged.

As a fee only financial planning firm, your interests come first. We tailor our services to your specific needs and values, without a need to sell products or earn commissions. At reasonable rates, we can work in a variety of ways that work for you. Read on for more details.

## Choose now to start building a secure and sustainable future!



## HOLISTIC SOLUTIONS

*financial planning for a sustainable world*

### **Our Services**

We offer four main services: Holistic Financial Planning Training and Classes, Hourly Comprehensive Financial Planning, Natural Investing & Portfolio Management, and Sustainable Business Planning.

#### **Holistic Financial Planning ~ Life Planning**

When you look at the whole of your life, is it how you would like it to be? Are there areas where you would like to see improvement? What do you want most out of life? What values do you want to make manifest in the world? What qualities do you want represented in your life? Holistic Solutions can help you make dramatic progress in living the life that you want, and bringing your values into the world.

We offer a unique interactive process of 6 modules that takes you through the Holistic Financial Planning process. We spend 2-2.5 hours with each module; I walk you through a series of exercises, and you complete work in between our meetings. We'll meet, either in person or over the phone, approximately every 2 weeks (flexible of course). The cost is \$1500, \$1250 for existing hourly or Portfolio Management clients, or for those clients who sign up for the six-month Financial Coaching service (see below).

The six modules include:

- Introduction and Gathering the Whole
- Holistic Goal Setting
- Strategic Insight
- Planning Income and Planning for Profit
- Planning Expenses & Monitoring
- Putting it All Together

Our simple step-by-step process helps you create *holistic solutions* in your life, creative ideas that are simultaneously economically, socially and ecologically beneficial. We believe that you deserve better decision making now; our life planning process can help.

#### **Financial Coaching**

Do you sometimes find that you need a little boost to follow through on the things that you need to follow through on? Many of our clients feel that a regular, ongoing phone chat helps them stay clear on their goals, stay current with their financial monitoring, and help keep the most important things the most important things.

This service is available to clients who have participated in my Holistic Financial Planning modules or courses. We work on a six-month commitment, working together twice a month for 30 minutes each meeting. This service is offered for \$111 per month. Other arrangements are of course available.

#### **Why do we charge \$111 per hour?**

Well, pricing strategy is an interesting piece of self employment. I'm strongly opposed to pricing chicanery that leads to ridiculous prices like \$99.99; let's be honest please! And there always seems to be a bit of tension around the question of pricing for services, "how much do you charge?" etc. Since I am committed to bringing humor into all of my endeavors, and perhaps as a little Buddhist pricing joke, I charge \$111 an hour so I can have the opportunity to say, "My fee? One-one-one, per hour." Most of the time I get a laugh, though some of those are for courtesy's sake only!



## HOLISTIC SOLUTIONS

*financial planning for a sustainable world*

### **Hourly Comprehensive Financial Planning**

Comprehensive financial planning can help you answer a whole range of questions:

- How much house can we afford?
- How much should I be saving for retirement?
- How do we balance saving for retirement and saving for a child's education?
- Can we retire now, or never?
- How much can we afford to give to charitable causes?
- Do we need insurance, and if so, how much?
- Which graduate school do I go to?
- Can we afford another child?
- Are we being responsible with our financial resources?

We can help you answer almost any question you might have that has a financial component. Call and we can discuss the nature of the help that you need, and we can figure out how much time and what it will cost to get those questions answered. We can say without reservation that the money you spend on financial planning saves you much more, in money, in time, in averted heartache, and in peace of mind.

We offer these services for \$111 an hour. In an effort to make our services more affordable, and to help you fit our services into your budget, we also offer hourly consulting in package amounts. This introduces the "bulk buying" concept into professional services, and represents significant discounts on our services. For the package deals below we request that clients pay half up front and half upon completion. Additional amounts and time can be negotiated at the appropriate time as needed.

Package Amount	Total Hours	Effective Hourly
Regular Hourly Rate	By the Hour	\$111/Hour
\$1000	10 Hours	\$100/Hour
\$2000	22 Hours	\$87/Hour
\$3000	35 Hours	\$85/Hour
\$4000	50 Hours	\$80/Hour

### **Natural Investing & Portfolio Management**

Natural investing, also known as socially responsible investing, can help you develop a high-performance portfolio that reflects your values. There are socially responsible investment options for almost every investment need and timeframe, and we can tailor a program to your specific needs and values.

We can

- Assess your current portfolio and suggest appropriate asset allocation models and investment strategies
- Identify socially positive companies
- Avoid the liabilities inherent in irresponsible companies such as polluters, tobacco & weapons makers
- Customize screens based on your needs
- Help you engage in shareholder advocacy – you're an owner, you have a say in decisions!
- Help under served communities rebuild economic and social vitality – support community investing!



## HOLISTIC SOLUTIONS

*financial planning for a sustainable world*

Holistic Solutions is a partner in the firm Natural Investment Services, founded by Hal and Jack Brill, the authors of *Investing with Your Values*, the bible of socially responsible investing. Natural Investment Services is a small firm at the cutting edge of natural investing, combining progressive passion with fiscal prudence.

Through our unique connections and long-standing relationships with the socially responsible investment world, our professional affiliations with Charles Schwab & Co, the Social Investment Forum, First Affirmative Financial Network, and the Financial Planning Association, and our long experience and expertise in the field, we can give you unparalleled access to investment vehicles that are helping to redefine socially and environmentally sound investing. We're excited by what we're doing, call and we'll be happy to talk your ear off about it!

As independent Registered Investment Advisors who work on a fee-only basis, with no commissions, we have no conflicts of interest. Our interests are aligned with your interests. And because our fee is based on a percentage of your account value, we have a great incentive to seeing you prosper. We're interested in honest and open communication, and financial full disclosure, so we like to have our fees out front and in the open. There's no sly, hard-sell salesmanship here! Please ask if you have any questions, if you'd like to negotiate different terms, and certainly let us know if you think we're charging too little!

Fees are per annum to be paid quarterly and will be charged as a percentage of the account value, as follows:

On the first \$100,000	1.35%
On the next \$200,000	1.15%
On the next \$500,000	0.95%
On any additional	0.75%

### **Sustainable Business Planning**

Are you interested in starting a small business that can create a meaningful livelihood for you, and help build a better world? Are you inspired to escape the corporate rat race and venture off on your own? Just ready to tell your boss to put you in charge? Our sustainable business planning services can help you think through the details of setting up and getting started with your own sustainable and profitable enterprise.

Sustainable business planning is a unique, enhanced process. It contains all of the core questions and process of conventional business planning. Unlike conventional planning, sustainable business planning includes and considers the whole life of the client: values, deeper needs and community sustainability considerations. The tools of strategic insight, a core piece of holistic financial planning, are also integrated.

### **Benefits**

Holistic business planning lays the foundation for business progress. It creates a clear road map for investors and management. By considering the broader values of the management team holistic business plans are grounded in reality and help chart the course to business success. Since that's probably enough metaphors to mix into one paragraph, we'll just say: holistic business planning works!

If you're interested in developing a business plan for your enterprise, please contact us so we can discuss terms and fees, a schedule for moving forward, and the best way to help you achieve your goals.



## HOLISTIC SOLUTIONS

*financial planning for a sustainable world*

### **Who are we?**

Holistic Solutions is a Registered Investment Advisor, CA License #925-3140, located in the small village of Sebastopol, Sonoma County, California, with a nationwide clientele. Owned and operated by Christopher Peck, Holistic Solutions maintains the highest level of professional competency in financial services, and has a deep commitment to continuing education. Christopher is an Accredited Asset Management Specialist™, a designation offered through the College for Financial Planning. Christopher has been investing with socially responsible funds since 1988. A Certified Educator in Holistic Management™, Christopher has devoted his life to developing and providing practical solutions to the world's sustainability needs.



Christopher teaches at New College of California, at the Santa Rosa Junior College, and independently. In the last 10 years he has taught more than 500 people in a variety of settings: semester long courses, several month internships, week-long classes, and weekend workshops. He is the author of *The Art of Teaching: Guidelines for Facilitation*, and is known for his lively wit and sense of humor. He's currently working on a book on Sustainable Local Enterprises, an adjunct to the semester long business planning class he teaches.

Christopher graduated from St. John's College in Santa Fe, New Mexico with a dual concentration in philosophy and mathematics. Holistic Solutions is a member of the Social Investment Forum, the Financial Planning Association, and is a Professional Member of the First Affirmative Financial Network.

### **Holistic Solutions Statement of Client Satisfaction**

Holistic Solutions is committed to bringing the highest level of integrity and ethical behavior to its work and relationships with clients. Holistic Solutions is based on a strong ethical foundation and is committed to progressive change in the world – the kind of change that will help create the healthy and regenerative world that all of us dream of. In light of these commitments,

Holistic Solutions pledges to:

- engage in open and honest communication at all times
- offer the highest level of service and client benefit
- respect your privacy, confidentiality and need for discretion
- act in a responsible, fiduciary manner with regard to your financial situation

Christopher Peck  
Holistic Solutions  
POB 2286, Sebastopol, CA 95473  
1.707.758.0171  
CtopherP@Holistic-Solutions.net