Client Engagement Process

A clear, five-step journey from first conversation to your personalized retirement plan

1

STEP 1

Discovery Call

A complimentary 15–20 minute introductory call where we get to know you, learn your retirement concerns, and determine if we are the right fit to work together. No pressure. No obligation.

15–20 minutes
Phone or Zoom
Complimentary

2

STEP 2 — TWO-PART ASSESSMENT

Risk Quiz + Strategy Assessment

Before we can build your plan, we need to understand your risk tolerance and your full financial picture. This step has two parts — both are essential.

A

Risk Quiz

A short, confidential online survey that identifies your investment risk profile — the foundation of every recommendation we make. Takes less than 5 minutes to complete.

https://groveriskquiz.com

Under 5 minutes
Online survey
Complete before Part B

B

Strategy Assessment

A focused 45–60 minute Zoom session where Dr. Grove reviews your risk quiz results, explores your retirement goals, income needs, existing assets, and Medicare or Social Security situation — and begins mapping your personalized strategy.

Generational Vault — Secure Document Portal

Prior to or during your Strategy Assessment, you will receive a private, secure link to your personal Generational Vault. This encrypted portal is where you safely submit financial information and upload supporting documents — policy statements, Social Security estimates, Medicare notices, investment account summaries, and beneficiary records — so Dr. Grove has a complete picture before designing your plan.

Bank-level encryption
Secure document upload
Private link provided by Dr. Grove

45–60 minutes
Zoom video call
Risk Quiz required first

3

STEP 3

Plan Design & Analysis

Dr. Grove and his team go to work building your customized retirement income plan — analyzing your Social Security options, Medicare coverage, Safe Money strategies, tax efficiency, and legacy goals. All analysis is completed before your Plan Presentation. Please allow 7 to 10 business days for this step to be completed thoroughly and accurately.

7–10 business days

Behind the scenes

Personalized analysis

4

STEP 4

Plan Presentation

We walk you through your complete personalized retirement income plan — side by side. You will see your income projections, coverage recommendations, and strategy options in plain English. No jargon. Just clarity. This is where your questions get answered.

60 minutes

Zoom or in-person

Your full plan revealed

5

STEP 5

Implementation & Ongoing Service

When you are ready, we implement your plan together — enrolling coverage, placing products, and activating strategies. From there, Grove Financial Group remains your ongoing partner: annual reviews, life changes, Medicare updates, and more. You are never alone in your retirement.

Ongoing partnership
Annual reviews included

Retirement You Can Count On