



INSIGHT
Financial Advisors
A Registered Investment Advisor

INSIGHT FINANCIAL ADVISORS

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This Brochure provides information about the qualifications and business practices of **INSIGHT FINANCIAL ADVISORS**. If you have any questions about the contents of this Brochure, please contact us at (714) 541-1400 or by email at wdelgado@insightfa.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission, the State of California or by any state securities authority.

INSIGHT FINANCIAL ADVISORS is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about **INSIGHT FINANCIAL ADVISORS** also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients. This Brochure was prepared in accordance with the new requirements. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

Our last update was on October 6, 2022. There are material changes made in this update.

John Calmes is no longer listed as an Investment Advisor Representative. All reference to John Calmes has been removed. Although he remains an employee of Insight Financial Advisors, he no longer serves as an Investment Advisor Representative. He now resides outside the state of California and Insight Financial Advisors is only registered in California.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. We will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may also provide other ongoing disclosure about material changes as necessary. You will be provided a new Brochure as needed based on new information, at any time, without charge.

Currently, our Brochure may be requested by contacting us at (714) 541-1400 or by email at wdelgado@insightfa.com. Our Brochure is also available on our web site www.insightfa.com , also free of charge.

Additional information about INSIGHT FINANCIAL ADVISORS is also available via the SEC’s web site www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for IFA is 113822. The SEC’s web site also provides information about any persons affiliated with INSIGHT FINANCIAL ADVISORS who are registered, or are required to be registered, as investment adviser representatives of INSIGHT FINANCIAL ADVISORS.

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ITEM 4 – ADVISORY BUSINESS

Wanda L. Delgado, DBA Insight Financial Advisors (hereinafter “IFA” or the “Firm”) offers personalized financial planning services to individuals, business owners, trusts, estates, charitable organizations, thrifts, and pension and profit sharing plans.

IFA is a sole proprietorship operating under the laws of the State of California. Wanda L. Delgado is sole owner of IFA, which was founded in 1984 under the name of Hershberger Financial Services and was changed to IFA November 2009. Wanda L. Delgado is the managing agent and Investment Advisor Representative of Insight Financial Advisors.

Approximately 80% of the business activities of IFA are allocated to financial planning advice, not involving securities, 10% are allocated to investment advice that does not involve investment advisory or investment supervisory services and the remaining 10% is allocated to other miscellaneous financial advice or service.

Education and Business Standards

Investment Advisor Representatives of IFA are required to have a college degree and at least ten years of prior experience in the financial planning industry. In addition, persons that are involved in determining or giving financial advice to clients must meet all examination or experience requirements of the state(s)/jurisdiction(s) in which the individual provides advisory services.

Financial Planning Services

Insight Financial Advisors (IFA) offers financial planning services. IFA gives the client the flexibility to engage its services on either a one-time basis, or as part of an ongoing Financial Planning Service. IFA first conducts a complimentary initial consultation, during which it gathers financial information and history from the client. The type of information will include, but not be limited to, financial goals, objectives, investment horizon, financial needs, cost of living needs, and other applicable financial information required by the Firm in order to provide the investment advisory services requested. Once such information has been reviewed and analyzed, IFA may prepare and present a written financial plan to the client.

Financial plans are based on the client's financial situation at the time of interview and on financial information provided by the client to IFA. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. IFA cannot offer any guarantees or promises that the client's financial goals and objectives will be met. Further, the client must continue to review any plan and update the plan based on changes in the client's financial situation, goals, objectives or changes in the economy. As the client's financial situation, goals, objectives or needs change, the client must notify IFA promptly.

The written financial plan developed for the client usually includes general recommendations for a course of activity or specific actions to be taken by the client. For example, recommendations may be made that the client obtain insurance or revise existing coverage, establish an individual retirement account, increase or decrease funds in savings accounts or invest in securities. IFA may develop tax or estate plans for clients or refer clients to an accountant or attorney for their services.

The financial planning process involves the collection, organization and assessment by IFA of all relevant client data as well as identification of the client's financial concerns, goals and objectives. The primary objective of this process is to allow IFA to assist the client in developing a strategy

for the successful management of income, assets and liabilities in meeting the client's financial goals and objectives.

ITEM 5 – FEES AND COMPENSATION

All fees are subject to negotiation. Fees may be charged on either an hourly or fixed fee basis. The standard hourly rate is \$600 per hour. The hourly rate may be negotiated, however may not exceed \$600 per hour. Some services may be quoted as a fixed fee based on the hours anticipated in order to provide the requested service. Fixed fees may range from \$500 to \$10,000. Subject to negotiation, fixed fees may be offset by other compensation generated by securities or insurance commissions or fees during the contract term. Lower fees for comparable services may be available from other sources.

Wanda L. Delgado is a Registered Representative of Cambridge Investment Research, Inc (“CIR”) and Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (“CIRA”) and may be compensated by commissions or advisory fees. She also may receive 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of client funds into investment companies through her separate capacity of being registered representative of CIR. Wanda L. Delgado may also sell insurance products and will receive commission income on the sale of such products. These compensations are deemed to be in addition of the fee charged for financial planning services unless otherwise negotiated.

While IFA endeavors at all times to put the interests of the clients first as part of her fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a potential conflict of interest.

During the initial complimentary consultation, an estimate of total cost for the services requested is determined and discussed with the client. In determining the fee, IFA looks at the complexity of the services requested, the amount of time needed to complete the services, and the final product requested by the client. Once the agreement is executed, the Firm requires 50% of the fee in advance with the remainder due upon completion and presentation of the services, unless otherwise negotiated.

Either party may terminate the financial planning agreement within five days of the date of acceptance without penalty to the client. After the five day period, either party may terminate the agreement by providing written notice to the other. Upon termination, any prepaid fees will be prorated to the date of termination and unearned fees will be returned to the client

Clients may act on IFA’s recommendations by placing securities transactions with any brokerage firm the client chooses. The client is under no obligation to act on IFA’s financial planning recommendations. Moreover, if the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction(s) through Wanda L. Delgado in her capacity as registered representative of CIR.

Suggestion of Broker

As registered representatives of CIR, Wanda L. Delgado is subject to FINRA/NASD Conduct Rule 3040 that may restrict her from conducting securities transactions away from CIR, unless CIR provides her with written authorization.

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Insight Financial Advisors does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

ITEM 7 – TYPES OF CLIENTS

Insight Financial Advisors provides personalized financial planning services to individuals, business owners, trusts, estates, charitable organizations, thrifts, and pension and profit sharing plans.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGY AND RISK OF LOSS

Insight Financial Advisors may use various fundamental, technical and cyclical strategies. Investing in securities involves risk of loss that clients should be prepared to bear. IFA does not represent, warranty, or imply that the services or methods of analysis used by IFA can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections. IFA also may use computer modeling tools for intermediate and long-term planning projects. These tools employ a number of variables provided by the client and IFA, and the resulting information is subject to inaccuracy as some of the variables employed are likely to change over the time-frame in consideration. This type of planning is intended to make informed decisions, not predictions, and is a part of a planning process that includes ongoing monitoring and re-casting of variables.

IFA may provide advice in regard to:

- Equity exchange-listed securities
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- United States government securities
- Interests in partnerships investing in: real estate or in oil and gas interests
- Investment company securities such as mutual fund shares, variable life insurance or variable annuities

IFA may provide investment advice on real estate investment trusts, collateralized mortgage obligations (CMO's), derivative securities, e.g., (interest-only strips), guaranteed insurance contracts, guaranteed insurance contract pooled funds, and insurance products.

IFA may also advise clients on any other type of investment that it deems appropriate based on the client's stated goals and objectives.

IFA uses resources such as:

- Financial newspapers and magazines and Company press releases
- Timing services
- Annual reports, prospectuses, filings with the Securities and Exchange Commission
- Research materials prepared by others
- Corporate rating services

ITEM 9 – DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Insight Financial Advisors or the integrity of IFA's management. IFA has no information applicable to this Item.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Wanda L. Delgado is a registered representative of Cambridge Investment Research, Inc (“CIR”) a licensed full service securities broker/dealer in Fairfield, Iowa. CIR is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investors Protection Corporation (“SIPC”). Clients may also be an investment advisory client of Wanda L. Delgado as Investment Advisor Representative with Cambridge Investment Research Advisors, Inc (“CIRA”), a Registered Investment Advisor. IFA is not affiliated with CIR or CIRA.

In her capacity as registered representative of Cambridge Investment Research, Inc. and as Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., Wanda L. Delgado may offer clients securities and/or insurance products for which she receive a commission or fee. The relationship between all parties is fully disclosed to clients.

Wanda L. Delgado is involved in the sale of securities of various types, including, but not limited to stocks, bonds, mutual funds, variable annuities and limited partnerships. In addition, associated persons may also be involved in the sale of insurance products. As such, she can affect transactions in insurance products for clients and earn commissions for these activities.

Additional Compensation

All compensation received by Wanda L. Delgado for securities transactions through CIR and CIRA will be separate, yet customary for effecting securities transactions, including 12b-1 fees for the sale of investment company products. IFA may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation. IFA's clients are advised that they have total freedom to implement recommendations through any broker/dealer of their choosing.

EPP

Wanda L. Delgado has entered into an Equity Participation Plan (“EPP”) with Cambridge and has the ability to earn a percentage of Cambridge's overall profit ratio. Wanda L. Delgado is not an owner or officer of Cambridge. However, she is eligible to participate in the EPP due to her affiliation as a Registered Representative of Cambridge and Advisor Representative of CIRA. This arrangement is a potential conflict of interest between IFA and its clients.

ITEM 11 – CODE OF ETHICS

Insight Financial Advisors has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All Associated Persons at IFA must acknowledge the terms of the Code of Ethics annually, or as amended.

IFA has established the following restrictions in order to ensure its fiduciary responsibilities:

- IFA emphasizes the unrestricted right of the client to specify investment objectives, guidelines, and/or conditions on the overall management of their financial plan.

- Associated persons or their immediate family members shall not buy or sell securities for their personal portfolio(s) where their decision is derived in whole or in part, because of the associated person's employment, unless the information is also available to the investing public on reasonable inquiry. IFA also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by IFA or any person associated with the Firm.
- No associated person of the Firm shall prefer his or her own interest to that of the financial planning client. Where suitable, Investment opportunities must be offered first to clients before IFA or associated persons may participate in such transactions.
- IFA and its employees may not purchase individual common stocks, private placements or initial public offerings (IPOs) without pre-clearance from the Chief Compliance Officer.
- The Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.
- IFA or individuals associated with the Firm may buy or sell — for their personal account(s) — investment products identical to those recommended to clients. It is the expressed policy of IFA that no person employed by the Firm may purchase or sell any security prior to a transaction(s) being implemented for any client, therefore, preventing such employees from benefiting from transactions recommended to clients. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between IFA and its clients.
- Records will be maintained of all securities bought or sold by the Firm, associated persons of the Firm, and related entities. A qualified representative of the Firm will review these records on a regular basis.
- Any individual not in observance of the above may be subject to termination.

Privacy Policies

IFA views protecting its customers' private information as a top priority and, pursuant to the requirements of the Gramm-Leach Bliley Act, the Firm has instituted policies and procedures to ensure that customer information is kept private and secure.

IFA does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client's account, IFA may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants and lawyers.

IFA restricts internal access to nonpublic personal information about the client to those employees who need to know that information in order to provide products or services to the client. As emphasized above, it has always been and will always be the Firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the Firm's policy not to share information unless required to process a transaction, at the request of a customer, or as required by law.

The full text of IFA's Code of Ethics is available to you upon request.

ITEM 12 – BROKERAGE PRACTICES

As an Investment Advisor Representative with Cambridge Investment Research Advisors, Inc. (CIRA) and as registered representatives of Cambridge Investment Research, Inc., Wanda L. Delgado receives research services from time to time from institutional investment firms. These may be called “Soft dollar benefits”, and are not proportionally allocated to any Clients in any manner.

ITEM 13 – REVIEW OF ACCOUNTS /REPORTS TO CLIENTS

IFA will encourage periodic reviews of the client's progress with their financial plan. Updates to the written financial plan may be provided in conjunction with the review. Such reviews and updates may be subject to the Firm's then current hourly rate.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

It is our intention to disclose all material conflicts of interest under California Code of Regulations Section 260.238 (k) regarding the investment advisor, its representatives and any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice. IFA does not compensate others for referrals of prospective clients nor is IFA compensated for referrals to others.

ITEM 15 – CUSTODY

IFA shall never have custody of any client funds or securities.

ITEM 16 – INVESTMENT DISCRETION

IFA does not take any independent authority to determine, without specific client consent the securities to be bought or sold, the amount to be transacted, the broker dealer to be used, commission rates, nor take discretionary authority over client accounts.

ITEM 17 – VOTING CLIENT SECURITIES

As a matter of firm policy and practice, IFA does not have any authority to and does not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. IFA may provide advice regarding the clients' voting of proxies.

ITEM 18 – FINANCIAL INFORMATION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about IFA's financial condition. IFA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

IFA does not require prepayment of more than \$500 in fees per client, six months or more in advance.

ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Wanda L. Delgado, CFP® as the owner and sole proprietor serves as the sole management person. Additional information is contained in the Brochure Supplement appended to the end of this document in the next section.

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

This brochure supplement provides information about Wanda L. Delgado that supplements Insight Financial Advisors brochure. This supplement is appended to the brochure. If you do not have all pages of the brochure with the supplements or if you have questions about this Brochure Supplement, please contact Wanda L. Delgado.

Additional information about Wanda L. Delgado is available on the SEC's website at www.adviserinfo.sec.gov.

Supervision

Wanda Delgado, CFP®
400 N Tustin Ave, Ste 250
Santa Ana, CA 92705
(714) 541-1400

WANDA L. DELGADO, CFP®

Education and Business Background

Year of Birth: 1956

Formal Education after High School:

California State University, San Bernardino, B. A., Business Administration and French, 1978.

Business Background for the Previous Five Years:

- Hershberger Financial Services, Sole Proprietor, Chief Compliance Officer, 1984 to 2009.
- DBA Hershberger Financial Services changed name to Insight Financial Advisors in 2009.
- Insight Financial Advisors, Sole Proprietor, Chief Compliance Officer, 2009 to present.
- Mutual Service Corporation, Registered Principal, 1990 to 2009.
- Cambridge Investment Research Inc, Registered Principal, 2009 to present.
- Cambridge Investment Research Advisors, Investment Advisor Representative, 2009 to present.

Professional Designations

CFP®–Certified Financial Planner - Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Pre-requisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. The designee is then required to complete a CFP® board registered program, or hold one of the following designations; CPA, ChFC, CLU, CFA, PH.D. in business or economics, Doctor of Business Administration, or Attorney's License. The designee is then required to complete the CFP® certification

examination. In addition, the designee is required to complete 30 hours of continuing education every two years.

Disciplinary Information

Wanda L. Delgado has no legal or disciplinary events to report.

Other Business Activities

In addition to serving as your investment advisory representative Wanda L. Delgado is engaged in the following business activities:

- Investment Advisor Representative – Cambridge Investment Research Advisors, Inc
- Registered Representative – Cambridge Investment Research, Inc.
- Board Member of any Organization – Help For Brain Injured Children (HBIC)
- Insurance Agent/Sales - Wanda Delgado
- Rental Property – Wanda L. Delgado

There are certain business activities in which an investment advisor representative can engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your Advisor's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your Advisor's fiduciary duty to act in your best interest. If you have any questions about the disclosures, please ask your Advisor as this is an opportunity to better understand your relationship and your Advisor's activities.

Your Advisor is an Investment Advisor Representative with Cambridge Investment Advisors Inc (CIRA), an investment advisor not affiliated with IFA that provides investment advisory services. Clients that engage CIRA will receive a copy of the CIRA disclosure document and will execute a client agreement specifying the services provided and fees charged by CIRA.

Your advisor is also a registered representative with Cambridge Investment Research, Inc. ("Cambridge") a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting as a registered representative of Cambridge, your advisor sells, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. Clients are not obliged to purchase or sell securities through Cambridge or their Advisor. However, if you choose to establish an account with your Advisor, it is important to understand that due to regulatory constraints, your Advisor must place all purchases and sales of securities products in commission-based accounts through Cambridge or other institutions approved by Cambridge.

The receipt of commissions creates an incentive for your Advisor to recommend those products for which they will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Your Advisor controls for this potential conflict of interest by discussing with clients their specific needs, the benefits and negatives of establishing a fee-based account through CIRA versus establishing a commission-based account through Cambridge Investment Research, Inc. and also the compensation arrangements under the different scenarios.

Certain mutual fund companies, as outlined in the fund's prospectus, pay 12b-1 fees. 12b-1 fees are considered marketing or distribution fees and come from fund assets, therefore, indirectly from client assets. With your managed accounts, 12b-1 (marketing and distribution) fees and trail earned will be credited to your account at the clearing firm whenever possible. When 12b-1 fees and trails are received by your Advisor Representative in his/her capacity as Registered

Representative of Cambridge, the investment advisory fee will be lowered, or offset by that amount.

Additional Compensation

In addition to the description of other business activities outlined above, some Advisors receive additional benefits from CIRA when assets are held through investment management platforms offered by CIRA, which may include CIRA's CAAP program (also described in CIRA's Disclosure Brochure). The benefits received are in addition to the advisory fees received by your Advisor for serving as the investment advisor representative to the client's account. These benefits include but are not limited to discounts on performance reporting software and participation in conferences.

Certain product sponsors provide your Advisor with economic benefits as a result of your Advisor's recommendation or sale of the product sponsors' investments. The economic benefits received can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist your Advisor in providing various services to clients. These economic benefits may be received directly by your Advisor or indirectly through CIRA and/or Cambridge Investment Research, Inc. who have entered into specific arrangements with product sponsors. These economic benefits could influence your advisor to recommend certain products/programs over others. Please review the CIRA and Cambridge Revenue Sharing Disclosure located at www.cir2.com for further information. It is also available upon request.

In addition, your Advisor is eligible to participate in the Equity Participation Plan due to their affiliation as a registered representative of CIR. This can influence your Advisor's decision to be affiliated with Cambridge Investment Research, Inc. and/or CIRA

Requirements for State-Registered Advisers

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Insight Financial Advisors or the integrity of IFA's management. Wanda Delgado has no information applicable to this Item.

Supervision

Wanda L. Delgado, CFP® is the independent owner and sole proprietor and serves as the singular management person. Wanda L. Delgado serves as the supervisor for other advisors. She monitors the recommendations provided by your Advisor. Supervision is conducted through collaboration and personal communications with your Advisor as well as review of planning documents and meeting notes.