

Ongoing Financial Planning Options

	Option #1: Comprehensive Financial Planning	Option #2: Financial Wellness
	<p>Designed For</p> <ul style="list-style-type: none"> • Clients seeking an all-encompassing financial advisory arrangement • Best for those with a more complex financial profile 	<p>Designed For</p> <ul style="list-style-type: none"> • Clients earlier in their careers and with standard planning needs • Best for those with a less complex financial profile
	<p>Cost</p> <ul style="list-style-type: none"> • \$6,000 per year (advice only) • Ongoing investment management can be added: additional 0.35% fee for assets managed 	<p>Cost</p> <ul style="list-style-type: none"> • \$4,000 per year (advice only) • Ongoing investment management can be added: additional 0.35% fee for assets managed
What is Included		
Cash Flow/Debt Management		
Budgeting/Cash Flow Planning	✓	✓
Debt Planning	✓	✓
Existing Student Loans Planning	✓	✓
Equity Compensation/Tax		
Equity Compensation Planning	✓	✓
Advanced Equity Compensation Scenario Planning	✓	✗
Tax Planning	✓	✓
Advanced Tax Planning	✓	✗
Retirement/Investments/College		
Retirement/Investment Planning	✓	✓
Investment Management (brokerage accounts, 401k, IRAs, etc.)	(optional service: additional 0.35% fee for assets managed)	(optional service: additional 0.35% fee for assets managed)
College Planning	✓	✓
Insurance/Estate Plan		
Insurance Planning	✓	✓
Advanced Insurance Planning	✓	✗
Estate Planning	✓	✓
Advanced Estate Planning	✓	✗
Additional Value-Add		
Employee Benefits Review	✓	✓
Charitable Giving	✓	✗
Collaboration and Recommendations to Other Professionals (e.g., CPA, Attorneys, etc.)	✓	✗
Tools and Resources		
A One-Page Financial Plan	✓	✓
Comprehensive Financial Plan	✓	✓
Advanced Scenario Analysis and Projections	✓	✗
Advisor Meetings Per Year	<ul style="list-style-type: none"> • Year one: four to six meetings • After year one: three meetings (additional meetings at no cost) 	<ul style="list-style-type: none"> • Year one: four to six meetings • After year one: two meetings (additional meetings at \$300/hour)
Cost		
	<p>Hypothetical annual fee:</p> <p>(Comprehensive Financial Planning + \$500,000 investment management)</p> <p>\$6,000 (advice fee) + \$1,750 (investment management fee: \$500,000 x 0.35%)</p> <p>\$7,750 total annual fee</p>	<p>Hypothetical annual fee:</p> <p>(Financial Wellness + \$500,000 investment management)</p> <p>\$4,000 (advice fee) + \$1,750 (investment management fee: \$500,000 x 0.35%)</p> <p>\$5,750 total annual fee</p>

This document is for illustrative purposes. If your situation falls outside the scope of what is outlined above, additional fees may be applicable. Your fee agreement will be reflected in your Client Agreement. Fees will be reassessed annually and with any changes to the scope of the engagement agreed upon.

One-time Financial Plan

- For those not ready for a long-term engagement with a planner
- Includes a comprehensive plan covering all key areas above, with professional recommendations for you to implement
- Discuss and project future hypothetical scenarios client may encounter
- 90 days of follow-up support to answer questions and assist with implementation
- **Cost: \$6,000**