Ongoing Financial Planning Options

	Option #1: Comprehensive Financial Planning	Option #2: Financial Wellness
	Designed For: • Clients seeking an all-encompassing financial advisory arrangement • Best for those with a more complex financial profile • Provides both financial planning and investment management services • **Annual fee starting at $5,000 for couples and $3,500 for individuals**	**Designed For:** • Clients earlier in their careers and seeking advice in key financial areas • Best for those with a less complex financial profile • Provides both financial planning and investment management services • **Annual fee starting at $2,000 for couples and $1,500 for individuals**
What is Included		
Cash Flow/Debt Management		
Budgeting/Cash Flow Assessment	✓	✓
Debt Assessment	✓	✓
Equity Compensation/Tax		
Basic Equity Compensation Assessment	✓	✓
Advanced Equity Compensation Planning	✓	✗
Basic Tax Assessment	✓	✓
Advanced Tax Planning	✓	✗
Retirement/Investments		
Retirement Plan/Investment Assessment	✓	✓
Investment management (brokerage accounts, 401k, IRAs, etc.)	✓	✓
Insurance/Estate Plan		
Basic Insurance Assessment	✓	✓
Advanced Insurance Planning	✓	✗
Basic Estate Plan Assessment	✓	✓
Advanced Estate Planning	✓	✗
Additional Value-Add		
Employee Benefits Review	✓	✗
College and Student Loans Planning	✓	✗
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	Three meetings (additional meetings at no cost)	One meeting (additional meetings at $300 hourly rate)
Cost		

Option #1: Comprehensive Financial Planning

Annual fee based on blended fee schedule below:

Client Assets Under Management	Annual Advisory Fee
$0 - $500,000	0.90%
$500,001 - $1,000,000	0.75%
$1,000,001 - $3,000,000	0.60%
$3,000,001 - $5,000,000	0.45%
5,000,001 and Above	0.30%

For example, for assets under management of $1,000,000, a Client would pay 0.90% on the first $500,000 and 0.75% for the next $500,000. The annual fee is determined by the following calculation: (($500,000 x 0.90%) + ($500,000 x 0.75%) = $8,250

Minimum fee paid for Comprehensive Financial Planning Offering: $5,000/Year for couples and $3,500/Year for individuals (if fee is not met based on AUM calculation above, the client must pay remainder of fee due directly)

Option #2: Financial Wellness

Annual fee based on blended fee schedule below:

Client Assets Under Management	Annual Advisory Fee
$0 - $500,000	0.90%
$500,001 - $1,000,000	0.75%
$1,000,001 - $3,000,000	0.60%
$3,000,001 - $5,000,000	0.45%
5,000,001 and Above	0.30%

For example, for assets under management of $250,000, a Client would pay 0.90% on the $250,000 or an annual fee of $2,250

Minimum fee paid for Financial Wellness Offering: $2,000/Year for couples and $1,500/Year for individuals (if fee is not met based on AUM calculation above, the client must pay remainder of fee due directly)

One-time Engagements

- For those not ready for a long-term engagement with a planner
- For those that have specific needs to be addressed (e.g., budgeting, insurance, investments)
- $300/hour – estimate to be provided on anticipated time spent