



## PLANNER CLIENT



## INVESTOR CLIENT



## SITUATIONAL CLIENT

### GOALS

- A desire to clarify, simplify, and organize their financial life.
- A willingness to partner with a Planner to take a holistic approach to defining goals, analyzing options, making informed decisions, and implementing strategies to achieve their financial goals.
- An interest in reducing financial worries and decreasing complexity so that they can focus on what matters most in life.
- A want to stay informed, access expertise, and make adjustments as changes in finances, laws, and life occur.

- A desire to receive professional knowledge, expertise and support to align investment strategy with financial goals.
- A willingness to partner with an experienced Advisor to design, implement, and manage an investment strategy.
- A need for professional management in order to accomplish investment objectives and achieve predictable investment results.

- A desire for targeted solutions to specific goals or situations.
- Seeking guidance on the most appropriate solutions for their circumstances and goals, which can include:
  - Investing strategy (one-time)
  - Life insurance
  - Annuities
  - Long Term Care
  - Disability protection
  - Med Supplement Insurance

### SERVICES

We will design and implement an integrated financial plan covering selected aspects of your financial life, which can include:

- Building, protecting and distributing wealth
- Portfolio construction
- Asset allocation
- Estate planning
- Life insurance
- College funding
- Retirement planning
- Executive compensation

Planner Clients partner with us, initially and over time, to manage and maintain their financial plan through ongoing communication and collaboration. Those subsequent engagements reflect any changes in their lives, planning strategies, laws, and investment markets.

We will work to design and implement an investment strategy appropriate to your situation, risk tolerance and goals.

As an investment client you will receive ongoing investment management guidance and service, which can include:

- Investment goals
- Risk tolerance
- Investment strategy
- Investment research
- Investment analysis
- Investment selection

Accounts will be rebalanced twice per year at a minimum and additionally as deemed appropriate.

Clients will receive an investment review 2 times per year at a minimum.

Receive guidance, advice and service related to their specifically defined needs and concerns.

Ongoing service and support is provided as it relates only to the work performed.

Additional services, outside of the scope of work defined, will be determined separately, as requested or recommended.

Investment Management and Financial Planning services are available separately.

### FEES

#### Minimum investable assets: **\$500,000**

The Financial Plan carries a one-time fee that covers a customized review of your financial situation, goals, and needs, and provides specific recommendations. Fees range from \$500 - \$2,500 depending on situation and complexity.

Annual Tax Planning engagement with financial planner and tax professional will be provided in calendar year 4th Quarter, at a cost of \$500 - \$1,000. This planning will be complementary for tax clients. Investment Management fees are billed per Investment Fee Schedule.

#### Minimum investable assets: **\$100,000**

These accounts will be managed on an ongoing basis, using a fee structure based upon the total of all accounts in the household, varying with specific platform agreed upon to be most optimal in your situation.

You will receive an Investment Fee Schedule based on the agreed upon solution. Financial planning services are not included; however a basic plan is encouraged to arrive at the appropriate asset selection.

#### Compensation: **Built in to Products**

Solutions will be selected based on client situation and needs. Services may be referred to a vetted third-party vendor, if deemed in your best interest.