

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>Cost</p> <ul style="list-style-type: none"> • \$6,000 per year (advice only) • Optional investment management: \$2,000 extra yearly fee 	<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"> • \$4,000 per year (advice only) • Optional investment management: \$1,500 extra yearly fee
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: \$2,000 extra yearly fee)	(optional service: \$1,500 extra yearly fee)
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		
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 no cost)
Cost		
	Hypothetical annual fee:	Hypothetical annual fee:
	(Comprehensive Financial Planning + investment management)	(Financial Wellness + investment management)
	\$6,000 (advice fee) + \$2,000 (investment management fee)	\$4,000 (advice fee) + \$1,500 (investment management fee)
	\$8,000 total annual fee	\$5,500 total annual fee

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		
Each package above offered as a one-time plan option		
<ul style="list-style-type: none"> • For those not ready for a long-term engagement with a planner • Includes a comprehensive financial plan covering all key areas above, • Detailed implementation steps, including investment plan • 90 days of follow-up support to answer questions and assist with implementation • Cost: \$6,000 		<ul style="list-style-type: none"> • For those not ready for a long-term engagement with a planner • Includes a financial wellness plan covering all key areas above • Detailed implementation steps, including investment plan • 90 days of follow-up support to answer questions and assist with implementation • Cost: \$4,000