



Complimentary “Get Acquainted” Meeting

All clients are provided a free thirty-minute consultation, either by phone, videochat, or in person, with the planner. At this meeting, prospective clients will have the opportunity to “get acquainted” with the planner and to learn about the firm’s services. Additionally, the planner will be able to learn more about the client’s financial planning goals and overall objectives. At the end of this meeting, the planner can then provide the client with a flat fee or range of hours for the desired service based on the current rate of \$325 an hour. For some clients, a range cannot be provided, and fees will be charged hourly as incurred in those cases.

Flat Fee and Hourly Fee Services

Retirement Analysis (Typical fee quote of \$1,625 -\$3,250):

- A Retirement Cash Flow Analysis will be completed based on current savings and spending patterns along with up to three alternate scenarios. The alternate scenarios will incorporate proposed modifications to the current estimates such as comparing retiring at different ages, taking a lump sum distribution versus a pension, or modifying spending goals.
- Includes Monte Carlo simulation to illustrate the effect that the variation of rates of return can have over time on your retirement projections. These simulations provide a probability of success of your retirement plan and can help you establish a more realistic plan.
- Includes a basic overview of other financial areas such as estate planning, life, disability, tax planning, and long term care needs, and a review of your current asset allocation.
- Specific investment review and recommendation of investments can be included in this analysis if requested.
- Access to Money Guide Pro online program for client’s personal use. Access will be available as long as firm is continuing to have license to the software.

Investment Analysis and Recommendation (Typical fee quote of \$975 - \$3,250):

- The planner will provide a net worth statement and an asset allocation to show how current investments are allocated.
- Risk tolerance and long and short-term goals will be assessed to determine an appropriate overall investment allocation.
- Once the allocation is determined and agreed upon by the client, current investment holdings will be reviewed and changes to the current investment plan will be proposed.
- The planner will be available to help with implementation if needed and is included in the client engagement agreement.

Other types of Services (Typically quoted on an hourly basis at \$325 an hour)

- Assistance in making estate planning decisions prior to seeing an attorney to draft your documents. Planner can provide general advice and general explanation of revocable trusts and other estate planning strategies.
- Second opinion on a specific investment product or insurance product being recommended to you.
- Assistance picking an investment choice within your company's retirement plan.
- Develop a budget and spending plan.
- Review potential types of bank products such as CD's, Money Market Funds, mortgage, and home equity loans that might work in your situation.
- Discuss student loan options or home purchase/rent decisions.
- Discuss different college savings options.
- Prepare a financial emergency kit that documents your financial activities for family members or friends who may have to quickly take over your financial affairs due to a disability or death.
- Review of accounts and progress toward financial goals.
- As needed financial advice and recommendations.

Fee schedule may be modified from time to time. A client's actual fees are determined at time of contract signing.

Last date modified: 06/19/2024