



Client Engagement Options

Planner Client

Goals:

Planner Clients are ready to clarify, simplify, and organize their financial life. They see the value in partnering with experienced Advisors to take a holistic approach to defining goals, analyzing options, making informed decisions, and implementing strategies to achieve their financial goals.

Planner Clients want to address their questions, reduce financial worries, and decrease complexity so that they can focus on what matters most in life.

Planner Clients partner with us on an ongoing basis to stay informed, access expertise, and make adjustments as changes in finances, laws, and life occur.

Services:

Planner Clients design and implement an integrated financial plan covering selected aspects of their 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 that reflects changes in their life, planning strategies, the laws and the investment markets.

Fees:

Minimum investable assets: N/A

The Financial Review is a one-time fee that covers a customized review of your financial situation, goals and needs, and provides specific recommendations. Fees range from \$2,500 - \$5,000 depending on situation and complexity.

Annual Planner engagements provide ongoing review, advice and management of financial strategies. Min annual fee: \$2,500*.

Investor Client

Goals:

Investor Clients seek professional knowledge, expertise and support to align their investment strategy with their financial goals.

Investor clients see the value in partnering with experienced Advisors to design, implement and manage an investment strategy, including investment research, analysis, and selection.

Investment Clients view professional management as a way to accomplish investment objectives while freeing up valued personal time.

Services:

Investor Clients design and implement an investment strategy appropriate to their situation, risk tolerance and goals.

Investor clients receive ongoing investment management guidance and service, which can include:

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

Clients receive support and communication as it relates to investment management. Important to this process is a qualitative discussion regarding client risk parameters. We follow a regular cycle to implement and monitor client investments.

Fees:

Minimum investable assets: \$100k*

Investment Management Advisor fees are billed monthly and vary between 1% - 1.5% depending on platform and investment structure.

Financial planning services are not included; however, certain engagements may include targeted financial advice.

Situational Client

Goals:

Situational Clients seek targeted solutions to specified goals or situations.

Situational Clients work with us on a limited basis to seek guidance on the most appropriate solutions for their circumstances and goals, which can include:

- Investing strategy (one-time)
- Life insurance
- Long Term Care
- Disability income protection
- Key person coverage
- Tax Planning
- Business Succession Planning

Services:

Situational Clients receive guidance, advice and services 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 scope of work defined, will be determined separately, as requested or recommended.

Investment Management and Financial Planning services are available separately.

Fees:

Determined on case-by-case basis

Solutions will be selected based on client situation and needs.

Project Fees: Services may be fee or commission based, depending on the solution provided.

Hourly Fees: Financial advice may be provided on an hourly basis, at the rate of \$250 per hour.