

Financial Planning Fees

Financial Wealth and Health Journey Program

We create a financial plan for you that gives you action steps in your financial journey. We guide you along this journey with quarterly check-in meetings.

Price: An annual fee of 1% of your annual income

This fee is billed monthly.

What this includes:

- Session #1: Discovery Meeting
 - In this 1-hour meeting, we will gather your financial information and discuss your current financial life, your goals, and your money mindset!
- Session #2: Presenting The Journey Meeting.
 - In this 1-hour meeting, we will present your plan, review various scenarios, and paint your financial picture.
- Quarterly follow-up meetings (every three months)
 - We will go over plan updates and action steps.
 - You will have ongoing support from our financial advisory team where you can call or email with any questions you have.

* This will be a **12 month contract**. You can choose to renew on each contract anniversary.

Investment Management Fees

Depending on your goals, risk tolerance, and investment amount, we utilize the guidance from LPL Research to select models that fit your goals.

Accounts under \$7,000

- We will start a brokerage account, which has varying investment costs.
- The client will also pay the **1-year financial planning fee program cost** in addition to the brokerage investment account costs.
 - (see previous pages of this menu to view financial planning costs)

Accounts between \$7,000 and \$34,999

- Annual 1.15% advisory fee
- The client will also pay the **1-year financial planning fee program cost** in addition to the advisory fee

Accounts between \$35,000 and \$99,999

Annual 1.25% advisory fee

Financial planning subscription fee is waived

Accounts between \$100,000 and \$499,999

Annual 1.15% advisory fee

Financial planning subscription fee is waived

Accounts between \$500,000 and \$999,999

Annual 1.10% advisory fee

Financial planning subscription fee is waived

Accounts \$1,000,000 and above

1.00% advisory fee

Financial planning subscription fee is waived

Investment management fees are billed quarterly

Life-Stage Specific Financial Planning Packages

These packages can be purchased by the person who will be receiving financial planning or someone can purchase a package for someone else.



Retirement Planning Package - \$300

In this package, we will have 2 sessions.

Each session will last 1.5 hours long.

This package is for a single person or a couple who is either preparing for retirement or is already retired.

- **Session #1:** Discuss money story and mindset, analyze current financial picture, set financial and personal goals.
- **Session #2:** Develop a savings calendar, create a budget, outline action steps for insurance and estate planning, and discuss investment strategies.



Marriage Planning Package - \$250

In this package, we will have 2 sessions.

Each session will last 1.5 hours long.

- **Session #1:** Discuss money stories of each spouse, review financial goals, analyze current financial life, and organize wedding planning costs and budget.
- **Session #2:** Create a budget and financial plan for the household, discuss timeline for combining financial lives, and set a saving and investment system.

Life-Stage Specific Financial Planning Packages Cont.



College Graduation Package - \$200

In this package, we will have 2 sessions.

Each session will last 1.5 hours long.

This package is for young people who have just graduated college and would like guidance in starting the next chapter of their life on a strong financial foundation.

- **Session #1:** Analyze current financial life, discuss values and priorities in this next chapter, define life and financial goals (short-term, mid-term, and long-term goals), and discuss student loan repayment).
- **Session #2:** Create a budget and savings calendar, develop an investment plan, and discuss employee benefits.



Education Planning Package - \$150

In this package, we will have 1 session, lasting 2 hours long.

This package can be either for young families saving for their children's education, or for parents who have young adult children that want to start applying to colleges and scholarships.

- **Session #1:** Analyze current financial life, define goals for education, discuss funding options (such as investment accounts, scholarships, loans, etc.), and create a budget to develop efficient saving strategies.

Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.

LPL Financial and Desert Wealth Management are separate entities.