What Services Do We Offer In Our Financial Planning Package?

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.

Our Financial Planning Goal For You:

To help you work toward **financial freedom** so that you can spend more time doing what you love with the people that you love.

Our Services:

- Retirement Income Planning
- Employer-Sponsored Retirement Plan Education
- Investment Education
- Life Insurance Planning
- College Savings Planning
- Household Cash Flow Management
- Student Loan Repayment Planning
- Tax Planning Education
- Estate Planning Education

Financial Planning Fees

Financial Wealth and Health Journey Program

Price: $149 per month*

What this includes:

- Session #1: Discovery Meeting
  - In this 1-hour meeting, 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.

- One Comprehensive review each year
  - If you choose to renew your contract each year, we will invite you to an annual review meeting to review your comprehensive financial plan, make necessary updates, and create a follow-up list of action-steps.

* This will be a **12 month contract.** You can choose to renew on each contract anniversary. This financial planning package is complimentary for investment management clients with $100,000 ore more of assets under investment management.

Investment Management Fees

If you would like us to **manage your investments**, our fees are listed below. When managing your investments, we take into account your goals, timeline, and risk tolerance when structuring your portfolio. We utilize the guidance from LPL Research to select models that fit your goals.

Accounts under $6,000

- We will start a brokerage account, which has varying investment costs

Accounts between $6,000 and $34,999

- Annual 1.25% advisory fee

Accounts between $35,000 and $499,999

- Annual 1.15% advisory fee
- Financial planning subscription fee is waived when investments under management are $100,000 greater

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.