

Client Options Menu – How We Can Work Together

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Characteristics

Frequency

Cost

Relationship or Planning Based Engagement

Comprehensive in-depth analysis of some or all of the following areas:

- Net Worth and Cash Flow
- Investment Planning & Allocation
- Risk Management
- Income Tax Planning
- Retirement Planning
- Education Planning
- Estate Planning

Relationship Based

Minimum of three or four meetings per year.

Continued plan implementation, investment rebalancing and completion of update plans

Annual fee for Financial Plan and Update Plans

Commission or fees earned if products/investments implemented

Planning Based

Minimum of two meetings per year

Fee for Financial Plan when needed

Commission or fees earned if products/investments implemented

Wealth Management

- Flexible Asset Allocation
- Innovative Risk Management
- Portfolio Enhancement
- Tax Planning

Quarterly or Annual reviews Relevant to platform chosen and client preference

Quarterly fees based on platform chosen and account size

Product-Based Planning

Provide products and basic planning information

Annual review of account performance and contact related to account issues

No Fee

Commission earned on product/investment sales

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