

## PLANNING

Comprehensive advice on all aspects of your financial situation

## INVESTMENT ADVICE

Advice on risk allocation and selecting an investment strategy

## TRANSACTIONAL

Brokerage service for investment and insurance solutions

### Service Options

#### **Option 1: One-Time Planning - Life Stages**

- Graduation/On Your Own
- Marriage
- Child & Family
- Pre-Retirement
- Retirement

#### **Option 2: Annual Planning Relationship**

- Identifying and prioritizing your financial goals
- Developing a plan to achieve these goals
- Method: improving your personal balance sheet
- Focus on growth, protection, legacy, and taxes

#### **Option 1: Active Management**

- Selection of strategy
- Ongoing monitoring
- Portfolio rebalancing to target

#### **Option 2: Investment Review**

- Portfolio screening on annual basis
- Investment model selection
- No active management

Advisor will perform a 1-time review to assist client with finding a solution that meets his/her financial goals

### Ideal for...

• Clients with unique financial circumstances or questions based on their current life stage

• Anyone looking to build and follow a financial plan to serve as the foundation of their financial outlook

• Investors looking for a simple yet professionally managed investment portfolio

• Investors seeking investment advice from a financial "coach"

• Clients looking to open a new account

• Stock/ETF traders

• Clients looking for [life](#), [disability](#), or [long term care](#) insurance

• Clients interested in annuity options

• Beginning investors

### Advisor Compensation

The advisor's compensation is through fees paid by the client on an agreed upon time schedule.

For active management, the client pays the advisor a fee equal to a percentage of the value of the client's portfolio. In an investment review, the advisor charges a flat fee for service to the client.

The advisor is paid a commission from the company with which the client opens an account.