Private Client Services Overview

Planner Clients:

Complete Financial Picture (Wealth Management)

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 maintain their financial plan, stay informed, access expertise, and adjust as changes in finances, investment markets, 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
- ✓ Retirement planning
- ✓ Income solutions

Fees:

The Financial Review is a one-time fee that covers a customized review of your financial situation, goals, and needs, and provides specific recommendations. Annual Planner engagements provide ongoing review, advice and management of financial strategies targeted to goals.

Planning fees range from $1,500 to $10,000 depending on the experience of the advisor and the complexity of the situation and goals.

Investor Clients:

Investment Management or Portfolio Establishment

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 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 Mgr. research
- ✓ Investment Mgr. analysis
- ✓ Investment Mgr. selection

Clients experience 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:

Investment Management Advisor fees (annual) range from .25% to 1.5%, varying with platform and investment structure.

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

Situational Clients:

Investing, Insurance and Estate Planning

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 protection
- ✓ Estate settlement assistance

Services:

Situational Clients receive guidance, advice and service 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:

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

Solutions will be selected based on client situation and needs.