

**Through CAVU Essentials, we help you manage your finances as you work toward achieving your long-term financial goals. The program is designed for people who want to maximize their potential for financial success, minimize mistakes, and discover a lifetime of complete financial clarity.**

As a CAVU Essentials client, you can expect to receive high quality financial advice from our skilled advisors, and state-of-the-art investment management services from our chosen partner, all for a fee of 1% per year of the assets under management.

No commissions. No product pitches.

Our partnership with Betterment (the investment provider) gives you access to a modern, automated investment process. CAVU will oversee the strategy, and we'll work with you to clearly define your goals and help keep you on track through our annual review meetings. Access to our website, CAVU Online, will give you the tools you need to provide clarity and insight into your financial world.

CAVU Essentials is suitable for people in their 20's in 30's with near term goals of establishing solid financial habits and beginning a life-long savings strategy.

<u>CAVU Essentials</u>	<u>CAVU Full-Service</u>
Initial setup & goal setting discussion	Advanced financial planning for more complex situations
Ongoing investment management, provided by Betterment	Investment management handled in-house, utilizing DFA funds
Annual meeting, reviewing progress toward meeting goals	Anytime access to our advisors, plus coordination with your other advisors (CPA, attorney, etc.)
Access to CAVU Online	Access to CAVU Online

**For our Essentials clients, our conversations tend to focus on the following areas:**

- Saving appropriately for retirement; the proper amounts in the right types of account(s)
- Preparing to pay for children to go to college
- Discovering ways to improve your budget and cash flow
- Accelerating debt repayment
- Tax-advantaged giving strategies

**The cost is reasonable** and transparent. There are no commissions or special rebates paid to CAVU. The management fee is the only source of CAVU revenue.

**Annual fee:** 1% of assets under management (0.25% to Betterment, 0.75% to CAVU).