



Choosing the right financial advisor is an important decision. Our goal is to form lasting relationships with a limited number of families that span multiple generations. Transparency and clarity are vital when making important decisions. To that end, the following information outlines what we do, who we serve and what it costs.

What we do:

Symboliq provides comprehensive wealth management for a limited number of high-net worth families and individuals, including financial planning and investment management. Components of the planning process may include any of the following depending on the client's needs:

- Portfolio Management
- Retirement and Pension Planning
- Tax Planning
- Education Planning
- Estate and Charitable Planning
- Cash Flow Analysis
- Liability and Debt Structure Planning
- Risk Management Planning

Who we serve:

Each of our client relationships is unique to the goals and needs of each family. To maintain our customized approach and remain focused on serving our existing clients, we limit each of our advisors to two new engagements per year.

New client relationships typically need to satisfy the following requirements:

- Referral from an existing client or another professional familiar with our firm; and
- Investible assets of at least \$250,000; or
- Be an immediate family member of a client with a portfolio over \$1,500,000.

The DOL Rule and how it affects our relationship with you:

With the implementation of the **(DOL) Department of Labor fiduciary rule**, it is even more important for advisors like us to embrace transparency, equity, and consistency in our pricing strategies. While the rule does not prohibit us from discounting the fees clients pay for services, it's important to understand that pricing clients on an individual basis can create problems for us. Discounting one client versus another, charging one client a higher fee for nearly identical services, and varying our asset management fees for the same asset level could lead to questions of whether we are being "reasonably compensated" for our services, which is a mandate of the rule. The DOL Rule mandates that:

- Clients in the same client segmentation group are being charged the same fee.
- Clients are matched to the proper level of service for the assets in their household.
- Wealth management fees are competitively priced in the clients' local market.

To create consistency across our entire client base, we have developed the service offerings chart on the next page. This ensures that we are using a similar fee and service schedule that establishes a reasonable compensation standard for the value we provide. This also helps us ensure service deliverables to you the client. Our price therefore is purposeful and is integrated into our overall business strategy. Price and value are linked together and cannot be decoupled. There must be a fair charge to you for the value delivered.



What it costs:

We charge a one-time financial planning fee/ Initial Account Setup Fee for each new client relationship, ranging from \$1,000 – \$2,500 based on complexity and the anticipated time commitment.

We charge a monthly retainer fee based on account size to defray ongoing costs associated with servicing your account.

Lastly, ongoing financial planning and portfolio management are covered by our advisory fee schedule below.

Working together with you as our top priority, we will help you to preserve and grow your wealth.

Combined Account Size	Over \$2 Million	\$1 Million to \$2 Million	\$500,000 to \$1Million	\$250,000 to \$500,000
Service Tiers	PLATINUM	GOLD	SILVER	BRONZE
One Time Initial Account Setup Fee	\$2,500	\$2,000	\$1,500	\$1,000
Monthly Account Retainer Fee	\$150	\$100	\$75	\$50
Annual Account Advisory Fee	1.00%	1.10%	1.15%	1.25%
Offered Client Meetings Per Year	4	3	2	1
Monthly Market Commentary	✓	✓	✓	✓
Initial Risk Assessment	✓	✓	✓	✓
Investment Management Strategies	✓	✓	✓	✓
Asset Allocation	✓	✓	✓	✓
Asset Monitoring	✓	✓	✓	✓
Quarterly Portfolio Rebalancing	✓	✓	✓	✓
Online Brokerage Access	✓	✓	✓	✓
Comprehensive Financial Plan	✓	✓	✓	
Insurance Review	✓	✓	✓	
Retirement Income Planning	✓	✓	✓	
Required Minimum Distribution Modeling	✓	✓	✓	
Client Appreciation Events	✓	✓	✓	
Wealth Building Strategies	✓	✓		
Albridge Wealth Reporting	✓	✓		
Behavioral Finance Coaching	✓	✓		
Trust Review Services	✓	✓		
Estate Planning Services	✓	✓		
Detailed Net Worth Statement	✓	✓		
Long Term Care Planning	✓	✓		
Asset Protection Strategies	✓			
Charitable Planning Services	✓			
Business Financial Planning	✓			
Family/ Generational Meeting	✓			
Annual Meeting with CPA	✓			
Annual Meeting with Attorney	✓			
Corporate Benefits Review	✓			