FINANCIAL PLANNING AND INVESTMENT MANAGEMENT SERVICES

PARAGON FINANCIAL GROUP
20 Tower Lane - Suite 210 - Avon, CT 06001

INITIAL FINANCIAL PLAN	ESSENTIAL	PREMIER	ELITE
Cash Management	✓	✓	✓
Education Planning	✓	✓	✓
Insurance Review - Life, Disability, Medical, Medicare, Long Term Care	✓	✓	✓
Retirement Planning	✓	✓	✓
Asset Allocation	✓	✓	✓
ePlan	✓	✓	✓
Printed Plan		✓	✓
Roth Conversion Analysis		✓	✓
Social Security Optimization		✓	✓
Document Management System		✓	✓
Tax Planning - Holistiplan		✓	✓
Careful Identity Theft Protection/Monitoring (w/ Continuous Consulting Services)		✓	✓
Property and Casualty Insurance - Comprehensive Analysis			✓
Estate Planning (in coordination with an attorney)			✓
Wealth.com			✓
Total Initial Financial Planing Cost	**$1,800**	$3,000	$5,000

CONTINUOUS CONSULTING SERVICES - beginning in month 7

Client Liquid Net Worth	< $1M	> $1M
Monthly Planning Cost	$250	$250
Additional monthly cost if assets are held away	+ $100	+ $150

Assets Under Management Fee Schedule for Cetera Platform[1]

	Advisor Fee	Total Client Fee[2]	
		Advisor Program	Manager and Unified Programs[3]
First 1 Million under management	0.70%	0.83%	1.10%
Next 4 Million under management	0.50%	0.63%	0.90%
Next 5 Million under management	0.40%	0.53%	0.80%

Assets Under Management Fee Schedule for the AssetMark Platform[1]

	Advisor Fee	Total Client Fee[3]		
First 1 Million under management	0.70%	0.70%		1.80%
Next 4 Million under management	0.50%	0.50%	to	1.60%
Next 5 Million under management	0.40%	0.40%		0.80%

1. New investment advisory clients require a Financial Planning package which includes the additional services above. A separate Financial Planning agreement will be required in addition to the Investment Advisory agreement.

2. Clients in Cetera's Manager and Unified programs will pay a manager fee in addition, based on the selected manager.

3. Platform fees decrease as account values increase beyond 250,000.

Securities offered through Cetera Wealth Services, LLC, member FINRA/SIPC (doing insurance business in CA as CFGAN Insurance Agency LLC: CA Insurance License #0644976). Advisory Services offered through Cetera Investment Advisers LLC, a registered investment advisor. Cetera is under separate ownership from any other entity. Financial Planning and Consulting is completed through a separate agreement from the Investment Management Services agreement. For a full description of Consulting Agreement program services and associated fees, please refer to the Cetera Investment Advisers LLC Form ADV Part 2A and client advisory agreement and third party money managers' materials for additional platform, strategist or any related fees that may apply.