

WHO IS MIRUS PLANNING?

Mirus Planning was founded in 2009 to reimagine the traditional “financial advice” experience. Instead of leading with products, we begin with financial life planning and design, which we believe is a better starting point. Acting as a thought partner and collaborating with people who are navigating complex transitions supports sound decision-making and overall well-being.

Those We Serve:

Are usually introduced to us by satisfied clients or like-minded professionals during **complex and emotional life transitions**, such as the loss of a loved one, divorce, business sale, retirement, or career changes.

Seek a firm that offers **comprehensive planning** rather than just investment accounts.

Value **proactive, flexible, and ongoing** financial planning instead of a one-time plan that’s quickly forgotten.

Consider both **emotions and reasoning** when making significant life and financial decisions.

Are motivated by more than just financial gain; they aim to align their financial plans with their **vision, values, and cherished goals**.

Choose to work with us because we **simplify their financial lives**, partnering with us as guides to navigate life's changes and make thoughtful decisions.

Expertise and Offerings

Financial Life Planning (*blending the human side of money with the technical side of money*)

Stress Testing Your Current Plan

Portfolio Strategy & 2nd Opinion

Retirement Income Plan Design

Collaboration with Trusted Professionals (*CPAs, Attorneys*)

Tax Planning Strategies

Social Security Maximization

Estate/Legacy Planning Strategies

Charitable Giving Strategies

Aging Planning & Resources

Educational Seminars & Workshops



FINANCIAL LIFE PLANNING & DESIGN

We believe these engagements deliver unique and refreshing perspectives as we blend life with financial matters, delivering them with elegant simplicity when possible. We believe successful engagements occur when those we serve feel cared for and empowered, and are clear about their choices, decisions, overall financial well-being, and strategy.

Getting to Know You

Determining our compatibility is a vital first step in our process (*at no cost or obligation*).

SCHEDULE A 20-MINUTE FIT CALL:

Let's explore whether your needs align with our expertise and if we'd work well together.

IF THE CONNECTION FEELS RIGHT:

We will send you a Getting to Know You survey, followed by a 45-minute call to discuss your answers and clarify your objectives.

NEXT STEPS:

Upon proceeding, we will provide an engagement letter outlining our services. Our typical engagement lasts 2 to 3 months, with costs ranging from \$3,000 to \$7,000.

Our Engagement

Exploring & Mapping is a limited engagement that emphasizes financial life planning and guidance only, NO product sales or accounts established, and typically involves three meetings.

Engagement Experience

Discovery | We begin by asking for detailed information about your current situation (*human sides & technical sides of money*).



Preliminary Visit (Analysis) | In this visit, we confirm that we have interpreted the information provided correctly and ensure we are on track for our planning engagement.

Scenario Visit (Stress Test) | In this visit, we explore different planning scenarios, portfolio strategies, and how various decisions could impact your journey.

Final Visit (Optimization) | In this visit, we present a comprehensive financial plan, including detailed tactical and strategic recommendations. We will provide action items, highlighting strengths, opportunities, and steps to optimize your strategy.

ONGOING GUIDANCE / WEALTH MANAGEMENT

After designing an initial Financial Life Plan, we are often asked to help implement the outlined strategies and provide guidance to stay on the path of financial well-being, adjusting as life evolves. We reach this point by earning trust and fostering a mutually rewarding relationship. While ongoing guidance is not mandatory, it can be discussed if a long-term partnership aligns with your needs.

Proactive Guidance & Execution

PRIORITY ACCESS TO OUR TEAM
 When circumstances change—whether due to external factors like tax legislation and economic shifts, or personal transitions such as buying/selling real estate or aging issues—we provide timely guidance and support, ensuring we monitor and respond proactively.

PERIODIC PLANNING VISITS
 As your life evolves, we offer guidance and adjustments to your financial life plan at no additional cost. For clients without an established proactive relationship, we charge on an hourly or project basis for visits.

PORTFOLIO MANAGEMENT
 We proactively manage your investments with careful attention to taxes, risk, and unique circumstances.



Fee Structure

For those who engage us for ongoing wealth management, we are compensated for continued guidance and portfolio management as a fiduciary for clients.

We are paid through investment advisory fees associated with the accounts being managed noted in our schedule below. These advisory fees are debited monthly, but the total annual fee ranges from 1.10% to below 0.70% of the household portfolio value.

Portfolio Balance	Advisory Fee
\$0-\$250,000	1.10%
\$250,001-\$500,000	1.00%
\$500,001- \$1,000,000	0.90%
\$1,000,001-\$2,000,000	0.80%
\$2,000,001- \$5,000,000	0.70%
\$5,000,001+	negotiated

Securities and investment advisory services offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth**.