WHITMAN WEALTH
MANAGEMENT

Financial Planning Services
Overview & Fee Structure

Financial Planning Services Include:

- **Comprehensive financial planning** – Your plan will bring into focus your individual goals such as saving for retirement; saving for educational expenses; leaving a legacy to loved ones or making a difference for a charity. A plan can also protect your family from the unexpected. Standard financial planning addresses all facets of comprehensive financial planning, reflecting the CFP Board's Code of Ethics and Standards of Conduct.
    - Our clients can expect the following services based upon their individual needs:
        - ✓ Cash Management Planning
        - ✓ Investment Review
        - ✓ Retirement Planning
        - ✓ Risk Management Planning
        - ✓ Estate Planning
- **Tax planning & individual tax preparation** – We bring tax efficient solutions to our clients.
    - Our clients can take comfort knowing that we are looking at all areas of tax planning such as:
        - ✓ Monitoring capital gains & losses
        - ✓ Analyzing tax advantages available for charitable & retirement contributions
        - ✓ Analyzing standardized and itemized deduction options
        - ✓ Providing strategy for social security & retirement plan distributions to avoid penalties and taxes

Convenient Flat Fee Pricing and Flexible Payment Options:

The minimum professional fees for our services are outlined in the table below. Our fee is based upon the complexity of the work to be performed. The fee will be clearly stated in our Financial Planning Agreement, and work will begin as soon as the agreement is signed.

Service Level	Total Financial Planning Fee
Individual – Standard	$3,100 ($1,000 retainer)
Individual – Complex	$4,200 ($1,500 retainer)
Couple – Standard	$4,650 ($1,470 retainer)
Couple – Complex	$6,200 ($2,000 retainer)

The balance of the fee can be paid on a monthly or quarterly basis, or, by paying the remaining balance at the time of completion of the financial plan. Please contact our office for more information.