



RETIREMENT AND FINANCIAL SERVICES, LLC



Fee Schedule: Individual / Family Planning (No Charge for Initial Discovery Meeting for all Planning)

Collaborative Planning

Client Goals: Identify life's financial goals and values in the context of a financial plan.

Clients who want guidance on a variety of financial situations that can change through the stages of life.

- Retirement planning
- 401(K) rollovers
- Establishing IRA's
- Saving/Budgeting
- Net worth and cash flow analysis
- Tax reduction strategy
- College Funding
- Investment portfolio design
- Estate and charitable gift planning
- Multi-generational issues
- Insurance needs analysis
- Real-estate and debt management

Fee for service:
Plan Cost: \$2,500

Annual Plan update if required \$500

Modular Project Planning

Clients Goals: To address specific financial issues

Clients want guidance on specific solutions for a specific or limited number of situations or goals

Modular project planning clients have more limited or simple needs. They may have questions about specific issues or products that we can help establish or resolve.

I will engage in an initial review **(No Charge)** to determine the scope of the project or questions. The engagement ends once the project is established and question is resolved.

Hourly Fees:
\$275/hour

Project Fees: By Quote

Investment/Account Management

Clients Goals: Review clients risk profile and investment goals. Discuss investment strategit options and delegate and daily investment decisions to an advisor and strategist who has the experience and resources to manage the clients portfolio in-line with client's goals.

Our **Investment/Account Management** clients seek only investment services through a fee-based investment account.

I will review goals and risk tolerance parameters, as well as maintain all aspects of the investment account. I will provide annual investment reviews to make sure your goals are still aligned with your investment strategies

Assets	My Fees
< \$250,000	1.30%
\$250K - \$500K	1.20%
\$500K - \$1M	1.15%
\$1M - \$2M	1.00%
\$2.5M+	Negotiable

Platform and strategit fees vary and our added when chosen by the client.

Commission Products

Client Goals: To address a specific need such as

- Annuities
- Life Insurance
- Disability Insurance
- Long Term Care Insurance

My commission clients have limited or very specific need to discuss.

Fees:
Product Driven

- are paid by the companies providing the products. Commissions paid do not increase the cost of the products.