THE FOUNDATION – *Our **Basic** Level of Engagement*

This level of engagement is intended to provide a firm foundation for your financial future. Through a proven process we will work together to establish a realistic budget, determine cash flow, review insurance protection for yourself and loved ones, and help you establish a "Pay Yourself First" goal for your financial success. The *Foundation* serves young families, single professionals, newlyweds, newer business owners, and those in transition possibly from job loss or divorce.

SERVICES INCLUDED

► Budget Analysis

A joint process to identify and quantify all areas related to both fixed and adjustable monthly expenses. A good beginning here lays the groundwork for a greater chance of success throughout the planning process.

► Cash Flow Summary

It is worth the time required to carefully review your budget and spending categories to calculate your monthly income vs. your expenses, leaving us with your "cash flow." Sounds simple enough however having financial professionals assist in this process will help ensure the outcome is realistic and that nothing was overlooked.

► Detailed Insurance Review *

Where appropriate, we will analyze current insurance plans to make sure they are serving their original purpose and have kept pace with changes in your life. This could include personal disability, life, long-term care, and business insurance policies.

► Financial Balance

This includes the proper correlation between short-term / emergency savings, long-term / retirement savings and debt elimination. Additional considerations are given for larger expenses such as college funding, major home improvements, and other large purchases.

YOUR COMMITMENT

You should anticipate a minimum of three (3) meetings (in addition to the introductory consultation) that span no more than 7 to 10 days apart. The overall timeline to establish your foundation is generally about 30 days.

FOUNDATION LEVEL FEE

The average time spent to establish a proper foundation, including office visits, ranges from 6 to 8 hours. Discounts are considered for family members and individuals referred directly to the firm. Half of the planning fee is due at the time of engagement and the final balance is due when you receive your completed plan. A quote for services will be provided at the engagement meeting.

** The services with a star can be added onto any level or offered on an individualized basis.*

Your Financial Blueprint – ***Intermediate*** *Level of Engagement*

This next level of engagement is intended to efficiently design and execute your Financial Blueprint. A Financial Blueprint serves established families, seasoned business owners and those who have recently experienced a major life change *(new child, recently retired, a decline in health, loss of a loved one, change in employment, or divorce.)* We realize you have already laid a foundation however it is essential that your Financial Blueprint remains current and keeps pace with life changes to help establish and maintain your Blueprint for Financial Success.℠ This level includes the benefits from our *basic* level in addition to the following services:

SERVICES INCLUDED

► Comprehensive Financial Blueprint

Your Financial Blueprint will combine all areas needed to help ensure your financial success. This includes goal setting, your vision of retirement, risk management, tax-related issues, and insurance protection. Also included are the basic foundation areas, as needed, such as budget analysis and your cash flow summary.

► Specific Needs Analysis *

Here we would explore any specific needs that you would like to plan for. This could include: college funding for children or grandchildren, saving for a vacation home, preparing to expand a current business, or financial concerns related to a transition (ie: divorce or job change).

► Portfolio Monitoring Service *

After careful review of your investment objectives and risk tolerance, we implement a plan to manage your current retirement investments. We'll monitor and help assist you in making adjustments as needed, regardless if your retirement plan remains with your current employer or if we manage it directly. You will also be given access to *Your Wealth Vision;* a personalized online tool to help simplify your financial picture in one secure, convenient location so you can always know what you have and what it is worth.

► Debt Elimination *

By analyzing the most effective way to mitigate your current debt, we will develop and provide a step by step debt elimination plan to save time and money in a sensible, effective plan to achieve debt freedom.

Your Commitment

You should anticipate a minimum of three to four meetings (in addition to the introductory consultation) that span no more than 7 to 10 days apart. The overall timeline for your Financial Blueprint is generally 30 to 45 days.

Financial Blueprint Level Fee

The average time spent to establish a proper blueprint, including office visits ranges from 10 to 12 hours. Discounts are offered for family members & individuals referred directly to the firm. Half of the planning fee is due at the engagement meeting & the final balance is due when you receive your completed plan. A quote for services will be provided at the engagement meeting.

** The services with a star can be added onto any level or offered on an individualized basis.*

Building On Your Success – ***Advanced*** *Level of Engagement*

This level of engagement includes the most comprehensive and complete assessment of your current financial situation in combination with your specific goals to achieve your definition of financial success. The *advanced* level serves those within 5 to 15 years of retirement including individuals and couples who are already in retirement, families who desire to help ensure their legacy will carry on through efficient wealth transfer and business succession planning and those who manage their own investment portfolio(s) who would prefer to leverage our technology and have periodic reviews. This level may include the benefits from our *basic* and *intermediate* levels in addition to the following services:

SERVICES INCLUDED

► **Strategic Long-term Care Planning ***

It is both our passion and responsibility to help our clients prepare for the probable eventuality of needing long-term care. This is a specific focus area for us so we can be the best resource to you to implement cost effective and flexible solutions for care for you and your caregivers.

► **Customized Social Security Calculations ***

While this seems straight forward there exist far more combinations as you approach the age to consider collecting social security. By planning in advance you will know your options to make the prudent choice at the appropriate time for you and your spouse.

► **401(k) Management Service** *

With the shifting risk for your retirement plan's success directly to you, finding adequate time to monitor your 401(k) / 403(b) plans performance can be a daunting challenge. This service includes recommendations to re-allocate and manage your plan based on your investment objectives and risk tolerance. This service is available while the funds remain at your current employer and should you change employers we can also manage it directly.

► **Estate Planning** *

For those who have inheritance tax, estate tax, and probate concerns we will work together to provide generational planning that can help you prepare for an efficient wealth transfer to the next generation.

Your Commitment

You should anticipate at least five (5) or more meetings (in addition to the introductory consultation) and the estimated timeline here could stretch over a few months depending on specific deliverables and combined meetings with other professionals, such as your CPA or Attorney.

Building on Your Success Fee

The average time spent to continue building on your success including office visits, ranges from 14 to 28 hours. A down payment of your total planning fee is due at your engagement and additional payments will be requested according to the project timeline and deliverables. Discounts are offered for family members & individuals referred directly to the firm. A quote for services will be provided at the engagement meeting.

** The services with a star can be added onto any level or offered on an individualized basis.*