How We Work *With Clients*

ADVICE ■ WEALTH MANAGEMENT ■ RETIREMENT PLANS

ADVICE
Financial Planning

Client Goals: To develop their personal roadmap to financial success through an advice based financial plan that addresses essential aspects of their financial life. These clients use The Wealth Strategy Financial Plan to plan their financial lives completely and in a thoughtful manner, removing the fear and worry from the financial planning process.

Our **Financial Planning** clients trust our holistic planning process—which goes beyond numbers and investments--to help build a stronger financial foundation for their future.

Through regular meetings and ongoing monitoring, we develop a plan using our specialized knowledge to address:

- Cash Flow
- Investments
- Retirement Planning
- College Funding
- Tax Diversification and Planning
- Estate Planning
- Income Planning
- Insurance Planning
- Your Legacy

Fees For Service

Business Owners: $4,800 1st year; $400/month thereafter*

Comprehensive: $3,600 1st year; $300/month thereafter*

*Annual planning fees are $0 with managed assets over $1.0M

ADVICE
Financial Consulting

Client Goals: To develop a specific financial strategy around issues such as:

- Insurance Planning
- Portfolio Review
- Debt Management
- Income Projections
- Cash Flow and Budgeting

These clients seek guidance on specific solutions for a particular situation or goal.

Our **Financial Consulting** clients have more limited needs. They may have questions about specific issues or products that we can help establish or resolve. These needs can be solved by implementing new ideas.

We will engage in an initial review to determine the scope of the project or questions. The engagement can be one time or ongoing, until the question is resolved. Clients receive an objective, professional analysis with recommendations for consideration and implementation.

Fees For Service

$250/hour or flat rate

WEALTH MANAGEMENT
The Confident Investor

Client Goals: To maintain a professionally managed investment portfolio that is aligned with their priorities and goals.

These clients use investment management to partner with a trusted advisor who will create a highly customized investment strategy that is in their best interest.

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

We approach investments with a proper match of strategy, goals, risk tolerance and time horizon to weather varying markets over time. We don't try to "time the market" and develop customized portfolios considering tax efficiencies and each clients personal priorities. We then partner with top investment managers, meet with you regularly and provide meaningful updates to manage your portfolio, keep you informed and on track.

Annual Advisor Asset Management Fees*

First	$1M	1.25%
Next	$1M-$3M	1.00%
Next	$3M-5M	0.75%
$5M+		0.65%

*Additional fees will be disclosed in the Assetmark Program client agreement.

RETIREMENT PLANS
Business Financial Strategies

Client Goals: To implement tax efficient business financial strategies to help reward owners and key employees, protect the business and empower employees.

These businesses want to partner with a team to address the financial concerns that keep their owners up at night, leaving time to focus on their passion and growing the business.

Our **Business Fundamentals** Strategies clients seek to maximize net income, save for retirement and protect the business while building the business for future transfer.

We know that building a business is personal and is the result of hard work, talent, passion and purpose. We listen and merge the company goals with the owner's personal financial goals, recommending appropriate business strategies to pursue them both.

Our time tested solutions include:

- Retirement Plans and 401(k) Plans
- Employee 401(k) Plan Education
- Key Person Planning
- Executive Benefits
- Informal Business Valuation
- Income Protection
- Buy/Sell Review
- Business Transfer Strategies

Fee For Service

$250/hour or driven by product

You've Got This. And We've Got You. Contact Us Today to Schedule a Discovery Experience Meeting.

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T.SAPP financial partners a financial planning firm