

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**.