

# Retirement Matters Inc.

When it comes to retaining a financial advisor, you need to understand how services change between a one-time engagement versus an ongoing relationship.

Services	One-Time Financial Plan	Wealth Management
Financial Goal Setting	✓	✓
Life Planning / Values Based Planning		✓
Retirement Transition Coaching		✓
Net Worth & Cash Flow Review	✓	✓
Income Tax Planning	✓	Advanced*
Ongoing Tax Review and Filing		✓
Employee Benefit Planning	✓	✓
Corporate Stock Fund Planning	✓	Advanced
Retirement Planning	✓	Advanced
Portfolio & Investment Analysis	✓	✓
Proposed Investment Changes	✓	Advanced
Ongoing Investment Management		✓
Tax-sensitive Asset Allocation		✓
Asset Location Monitoring		✓
Tax-Loss and Gain Harvesting		✓
Retirement Income Planning		Advanced
Management of Retirement Income		✓
Insurance Needs Analysis	✓	✓
Estate Planning Review	✓	✓
Legacy & Charitable Planning		✓
Ongoing Collaboration with other related professionals (attorney, etc.)		✓
Number of meetings	Maximum of 2	Minimum of 2x/year
Limited client roster		✓
In-person meetings across the USA		✓
Pricing	\$7,500	Variable, but subject to \$15,000/yr. minimum**

\*Tax planning and preparation by contracted CPA.

\*\* If investments are not managed, annual cost is 0.65% of Net Worth.

\*\* If investments are managed, annual cost is 1% of \$3,000,000 of managed portfolio, then 0.5% thereafter.