



Financial Planning &
Wealth Management

Client Service Schedule

Prosperous Investor	Prosperous Collaborator	Prosperous Delegator										
<p>Client Goals: The Prosperous Investor wants to delegate investment decisions to a caring, disciplined advisor who has the knowledge, experience and resources to perform ongoing investment research, analysis and money management in their best interest.</p> <p>Investor clients view professional management as a way to accomplish financial goals while freeing up valued personal time.</p>	<p>Client Goals: The Prosperous Collaborator wishes to address specific financial issues such as:</p> <ul style="list-style-type: none"> - 401 (k) Rollover - Establishing IRAs/Roth IRAs - Long term care insurance needs - Disability insurance needs - Saving/investing for Children <p>Collaborator clients have identified a specific need or product and want guidance on the most appropriate solutions for their situation and goals.</p>	<p>Client Goals: The Prosperous Delegator has a compelling desire to better organize and understand their financial life so it can be coordinated and planned in a thoughtful and thorough manner.</p> <p>The Prosperous Delegator believes in established goals and a well-thought-out and maintained strategic plan to reach those goals.</p> <p>Delegator clients want a written plan using financial analysis and decision making to remove the burden of ongoing worry and work, providing additional time to concentrate on personal life and family.</p>										
<p>The Prosperous Investor is a client who seeks only investment management services through fee-based investment advisory accounts.</p> <p>This client would experience the Financial Roadmap as it relates to investment management. During the initial phases of the cycle, a qualitative discussion takes place as a function of obtaining risk tolerance parameters. As advisors, we will follow the Financial Roadmap to implement and monitor client investments.</p>	<p>The Prosperous Collaborator is a client who has limited needs and /or needs solutions to single issues.</p> <p>This client's initial review will follow the first steps of the Financial Roadmap. However, we would not engage in a secondary qualitative discussion except to the extent dictated by the project.</p>	<p>The Prosperous Delegator values an Integrated Financial Plan and will follow the Financial Roadmap plan to experience the full benefits. We will review and plan all financial issues relating to:</p> <ol style="list-style-type: none"> 1. Creation and growth of wealth 2. Protection and preservation of wealth 3. Distribution of wealth during life in the most tax advantageous way 4. Distribution of wealth after death in the most tax advantageous way 										
<p>We do our best work with accounts greater than \$500,000. Related account minimum is \$50,000.</p> <p>Minimum Investable Assets: \$500,000</p> <p>Annual Investment Fees : Average Range...Refer to ADV Part II for details.</p> <table border="0"> <tr> <td>First \$500k</td> <td>1.75%</td> </tr> <tr> <td>\$500 to \$1M</td> <td>1.50%</td> </tr> <tr> <td>\$1M to \$2M</td> <td>1.25%</td> </tr> <tr> <td>\$2M to \$5M</td> <td>1.00%</td> </tr> <tr> <td>Over \$5M</td> <td>0.80%</td> </tr> </table>	First \$500k	1.75%	\$500 to \$1M	1.50%	\$1M to \$2M	1.25%	\$2M to \$5M	1.00%	Over \$5M	0.80%	<p>Hourly or Project Fees:</p> <p>Planner: \$250/Hour Project Fees: By quote</p> <p>Engagement ends at completion of planning project.</p> <p>Investment Fees: see schedule left column or ADV Part II</p> <p>Insurance or other non-investment products sales at normal commission rates charged by vendor. Financial products chosen based on client need.</p>	<p>We do our best work for clients with \$250,000+ household income and \$1M investable assets. These clients find the most value in this approach.</p> <p>Minimum annual wealth planning fees apply based on complexity of planning and services provided. Minimum first year fee \$5,000, minimum recurring annual fee is \$3,000.</p> <p>Engagement is for 12 months and is renewed annually.</p> <p>Additional charges apply for specialized planning needs such as stock options.</p>
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