



THE VALUE OF AN ADVISORY RELATIONSHIP WITH FINANCIAL COUNCIL

What You Can Expect from our Team

• Comprehensive Retirement Planning

- Cash Flow Planning
- Tax Planning / Coordination
- Estate Planning / Coordination
- Income Planning including Social Security, Required Minimum Distribution and Pension Options
- Risk Management Planning
- Plan Integration of Investments Not Yet Available for Financial Council Management (i.e. Current Employer Plans)
- **Online Account Access, Reporting and Document Management**

• Exceptional Service and Support

- Dedicated Lead and Co-Advisor
- Dedicated Client Service Liaison

• Experienced guidance on aging related challenges via our Live Well Retirement NavigationSM Program

• Comprehensive Annual Reviews

• Investment Management

- Asset Allocation
- Rebalancing
- Income Distribution / Tax Withholding

• Client Events

Fee for Services

Account Size	Annual Fee
The amount up to the first \$500,000. ⁰⁰	1.25%
On the next \$500,000. ⁰⁰ to \$1,000,000. ⁰⁰	1.00%
Amounts from \$1,000,000. ⁰¹ to \$3,000,000. ⁰⁰	0.75%
Amounts from \$3,000,000. ⁰¹ to \$7,500,000. ⁰⁰	0.50%
Amounts from \$7,500,000. ⁰¹ to \$15,000,000. ⁰⁰	0.25%
Amounts from \$15,000,000. ⁰¹ to \$50,000,000. ⁰⁰	0.15%
Amounts over \$50,000,000. ⁰⁰	Negotiable

- These services are offered through Financial Council, LLC, a Registered Investment Adviser, and are separate and unrelated to the advisory services we offer through Commonwealth.
- Clients may pay transaction charges, administrative charges and miscellaneous account fees as described in the client account agreement and ADV Part 2A.
- Our Custodian, National Financial Services charges a \$35/year custodial fee for IRA accounts only.
- If you decide at any time to discontinue your relationship, there is no cost incurred from Financial Council to do so. National Financial Services would charge a \$125 termination fee for IRA accounts.

financialcouncil.com

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