# Compensation Summary

- **Planning & Hourly Fees**

  Our hourly fee is $300/ hour. The typical retirement planning fee ranges from $3000 - $5,000 depending on the complexity and the estimated planning time. The planning fee covers one year of meetings and service. Planning fee may be renewed at a reduced price in year two. Planning fees will be waived if household assets (money management and annuities) exceed $500,000.

- **Insurance Commissions**

  We receive commissions on insurance products such as life, long-term care, disability and health. Only licensed professionals to have access to these products. We are contracted with several insurance brokers that provide us access to the majority of all insurance products available.

- **Professional Money Management -** Refer to Client Service Levels for a summary of benefits.

| | |
|---|---|
| Gold (Account Size: $500,000 - $1,000,000) | 1.00% |
| Silver (Account Size: $150,000 - $500,000) | 1.15% |
| Bronze (Transactional - Account Size: <$150,000) | 1.25% |

<u>Once household accounts total over $1,000,000:</u>

| | |
|---|---|
| $1,000,000 - $2,500,000 | 0.95% |
| $2,500,001 - $3,500,000 | 0.85% |
| $3,500,001 - $5,000,000 | 0.75% |

<u>Fixed Income Separately Managed Accounts</u>

| | |
|---|---|
| $250,000 - $750,000 | 0.40% |
| $750,001 - $1,500,000 | 0.35% |
| $1,500,001+ | 0.25% |

One quarter of the advisory fee is withdrawn from the account each quarter.

- **Introductions**

  The life blood of any business is new business. Personal introductions help us grow our business and allow us to spend more time servicing our clients.

Musgrave
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# Client Service Levels

## Gold *(Account Size: $500,000 - $1,000,000 )*

- Financial tax reduction planning and implementation
- Institutional money management
- MoneyGuidePro - financial plan
  - Retirement planning
  - Retirement income planning
  - Social Security planning
  - Tax-reduction in financial plan
  - Insurance analysis & planning
  - Legacy planning
  - Small business planning
- Access to MoneyGuidePro software
- Unlimited phone conversations
- Up to four review meetings annually
- Tamarac performance reporting
- Employee benefits integration
- Educational & social event invitations
- Weekly & Monthly Market Commentary
- Volume pricing over $1 million

## Silver *(Account Size: $150,000 - $500,000)*

- Financial tax reduction planning and implementation
- Institutional money management
- MoneyGuidePro - financial plan
  - Retirement planning
  - Retirement income planning
  - Social Security planning
  - Tax-reduction in financial plan
  - Insurance analysis & planning
  - Legacy planning
- Access to MoneyGuidePro software
- Unlimited phone conversations
- Up to two review meetings annually
- Tamarac performance reporting
- Educational & social event invitations
- Weekly & Monthly Market Commentary

## Bronze *(Transactional - Account Size: <$150,000)*

- Financial tax reduction planning and implementation
- Institutional money management
- MoneyGuidePro - financial plan
- Access to MoneyGuidePro software
- Annual reviews
- Weekly & Monthly Market Commentary

ADVISORY FEES

1.00%

1.15%

1.25%