FRANKLINPLANNING
Building Your Financial Independence

Dear Valued Clients and Friends,

Please allow me to share with you our enhanced Holistic Financial Planning services. My team and I are continually striving to understand your goals so that together, we can chart a course to your financial success.

These are just a few of the ways we can support you and your financial success:

- Maintaining sufficient assets to meet your lifetime income needs
- Transferring your wealth according to your goals and values
- Tax planning strategies
- Creating a meaningful vision for the next phase of your life (e.g., in retirement)
- Education on investments or the markets
- Managing wealth across generations
- Dealing with the rising costs of health/long-term care
- Communicating with your spouse/partner effectively about money
- Risk management (insurance)
- Philanthropic/charitable giving strategies

Please see the following pages for more information.

Don't hesitate to contact me with any questions or concerns.

Sincerely,

Carol Schmidlin

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FRANKLINPLANNING
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Our Holistic Planning Process

Financial Planning in Your Best Interest

Investment Planning

- Review of Portfolio Positions
- Asset Allocation
- Time Horizon Planning
- Withdrawal Strategies
- Retirement Distribution Planning

Retirement Planning

- Retirement Goal Setting
- Social Security Analysis
- IRA Contributions and Roth Conversions
- Review of Employer-Sponsored Plans
- Annuities and Pensions
- Required Minimum Distributions and Withdrawal Strategies

Insurance Planning

- Review of Existing Policies
- Life Insurance Needs Analysis
- Long Term Care Needs Analysis
- Disability Insurance Analysis
- Health Insurance Review
- Health Savings Accounts
- Medicare Advice

Cashflow and Budget

- Review of Income Sources
- Setting Goals, Expenses and Budgeting
- Review of One-Time Expenses
- Emergency Funding
- Dollar Cost Averaging
- Estate Planning

Tax Planning

- Tax Sensitive Investing
- Review of Cost-Basis
- Review Realized Gains
- Tax Loss Harvesting
- Potential Roth Conversions
- Health Savings/ Flexible Spending Accounts
- Tax Return Review

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Our Ongoing Commitment to You

Discover Where You Are Now

- About You
- Your Goals & Objectives
- Your Current Finances & Taxes
- Your Priorities
- Our Services
- The Process

Design Where You Want to Go

- Organizing Your Financial Life
- Understanding Your Net Worth
- Assessing Your Cash Flow
- Tax Return Review
- Analyzing Your Risk
- Developing Your Plan

Deliver Your Holistic Plan

- Finalize Your Customized Bucket Plan
- Align Investments with Your Market Volatility Tolerance
- Optimize Your Cash Flow
- Provide Solutions
- Transition Plan & Implementation

Dedicated Service and Support

- Active Plan Management
- Ongoing Advice
- Tax & Wealth Management
- Proactive Communication & Education
- Plan Update Meetings

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Fee Schedule for 2025

- $1,495 for Comprehensive Holistic Financial Planning for the first year. This typically incorporates 4 – 6 sessions, which includes:

    - Investment Planning
    - Retirement Planning
    - Insurance Planning
    - Cashflow and Budget
    - Tax Planning

    (See page one for detailed description of these services)

    Our ongoing service and commitment to you

    - Where do you want to go and how to get there
    - Your Holistic Plan

- $500 retainer fee the second year and ongoing financial planning (does not apply if we are managing your assets with Fidelity Institutional as your custodian, and servicing your existing Life Insurance, Annuities, Long Term Care Insurance and Mutual Fund accounts)

- $250 per hour for topic-specific planning

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