



Plan Well ... Retire Well

## FEE SCHEDULE

**Initial Consultation** - Introduction.....**FREE**

**Retirement Outlook Analysis**.....**\$265**

A *First Class Retirement* begins with our Retirement Outlook Analysis. It shows our clients the big picture by being completely objective, clear and easy to understand. The analysis encompasses a client's investments, retirement accounts, estate planning, social security, pensions and insurance. With this information, an advisor creates a year-by-year analysis showing what a client's current retirement picture will look like if they continue on the same path, and offers recommendations that can help improve their retirement outlook.

We encourage our clients to have their Retirement Outlook Analysis updated annually. Like an annual physical, the annual financial review helps ensure that our clients are on track for a successful retirement.

Because no two investors are alike, we design financial plans specifically tailored to a client's lifestyle and goals. Our Five Step Investment Process details our investment strategy. Equally important is the quality of the relationship a client has with an advisor. We devote a great deal of time and energy to getting to know each of our clients personally – from finances to family.

We believe that active portfolio management of a client's retirement and investment accounts will yield better results. Considering that change is inevitable in life, around the world and the financial markets, we too adapt to change as it occurs with regard to your investments.

We understand while someone is still working, their 401(k) and other employer pension plans can represent a lion's share of their wealth. Because most employers offer very limited advice on 401(k) plans, we provide affordable advice to help employees be more successful with their 401(k) investments. After all, if we can help our clients before they retire, the transition into full retirement will be so much easier. We have a long history of working with our clients CPAs, attorneys, bankers, and business brokers. By working together, we believe that our clients retirement can be made as simple and successful as possible.

**Annual Membership Fee**.....**\$299/\$150\***

As a preferred planning client you will receive:

- ✓ Annual plan update and review
- ✓ Performance Reports
- ✓ Semi-annual Webinars and phone conference
- ✓ Client conferences.
- ✓ Monthly Newsletters
- ✓ 401 (k) recommendations (if you are still working)
- ✓ Access to our professional team

*\*Fees are reduced with managed accounts of \$250,000 or more.*

### How we get paid to manage investments/IRAs

You can choose one of the following:

1. Fee only – based on a percentage of assets under management. Should you decide to move your account, our compensation stops. In essence, we have a vested interest in your success.
2. Commissions – determined by the product selected.

### Insurance Compensation

We work as brokers and represent the client's best interest. In essence, should the client need long-term care or life insurance we shop the market on their behalf. If the insurance is purchased we receive commissions directly from the insurance company.

### Referrals are essential

By passing our name to others we can more effectively spend our time on all our services instead of prospecting. We are looking for acquaintances that are at or near retirement. To put you at ease, we want to communicate to you that our firm takes a "low-key" approach to developing client relationships. We welcome the opportunity to work with your referrals and will provide all the necessary follow-up information that is requested, without overselling our services.

- Our ADV is available upon request

<sup>1</sup> Securities America and its representatives do not provide tax or legal advice. Tax-law is subject to frequent change; therefore, it is important to coordinate with your tax advisor for the latest IRS rulings and specific tax advice, prior to undertaking an investment plan.

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Securities offered through Securities America, Inc. Member FINRA/SIPC

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