

Engaged Management Method™ Fee Schedule

INVESTMENT MANAGEMENT

Assets Under Management	Annual Percentage Charged	Service Includes
0 - 300	1.5%	Developing Your Method™
300 - 500	1.25%	401k plan evaluation
500 – 1 million	1.0%	Tax and Cash Flow Analysis
1 -2 million	0.75%	Retirement Planning
2 million +	0.50%	Full Service

FINANCIAL PLANNING

Developing Your Method™ \$1000

Our relationship involves an extensive, annual conversation regarding your overall financial situation. We will discuss your family, careers, and lifestyle as well as the following:

Statement of Net Worth: home, assets, liabilities, investments

Cash Flow and Tax Strategies: income, expenses, taxes, savings

Life Goals: retirement, education, new home, major purchases

Risk Management: risk tolerance, time horizon, overall asset allocation, insurance, estate planning

Manage Your Net Worth \$500 - \$1,500

Specific recommendations on all your investment accounts with proper overall asset allocation

Review: Bank and Brokerage Accounts, Education Savings, Cash Strategies

IRA, Roth and 401k Strategies, Corporate Stock and Option Plans

Annuities, Limited Partnerships, Stocks, Bonds, CD's, Money Market

Home and other real estate, financing strategies

Education Accounts: Capital Gains and Gifting Strategies, 529 Plans

Tax strategies to maximize deferred income, capital gains, dividends, tax-free bonds, Roth's, annuities

Retirement Planning \$500 - \$1500

An interactive model explores multiple potential outcomes, decades ahead, to ensure a confidence level in retirement.

Determine your cash flow and savings rate: Review tax returns, pay stubs, monthly expense reports and budgets, savings account statements

Retirement Income: Review Social Security statements, Pensions, Annuities

Cash Flow Projection: Timing of income sources and retirement expenses. Projected rate of returns on investments and withdrawal rates. Tax consequences on retirement savings. Effects of inflation.

Risk Management \$500 - \$1500

Insurance Needs and Estate Planning

Financial plan implementation and year-round support \$250 an hour