SERVICES & FEE SCHEDULE

Please note, to best serve you through the tenure of our relationship our engagement will begin with both **Comprehensive Wealth Management** and **Investment Advisory Services**.

Once this mutual foundation is built we'll provide you the option to further customize our services including continuing to work together in this capacity, or transition to a solely Investment Advisory partnership.

INVESTMENT ADVISORY SERVICES

Investment Advisory Services includes:

- Review of needs, goals and beliefs
- Determination of time horizon, risk tolerance and account risk profile
- Analysis of current investment strategy and investment portfolio
- Alignment of investment strategy and personal values with recommendations centric to individual needs and goals
- Independent Investment Advice and Management
- Research for investment selections
- Portfolio construction
- Tax Loss Harvesting
- Charitable Giving
- Monthly account statements
- Quarterly performance reporting
- Annual Client Review
- Research/Market Commentaries
- Investor 360 client portal access
- Account Aggregation for assets held away through Investor 360
- WealthGuide platform access
- Basic Retirement Financial Plan (up to 3 scenarios with one adjustment annually)

ACCOUNT SIZE	% FEE
$ 500,000	1.00%
$ 1,000,000	0.60%
$ 2,500,000	0.45%
$ 3,500,000	0.40%
$ 5,000,000	0.15%

This is a blended fee schedule.

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CONCENTRIC PRIVATE WEALTH
CENTERED ON WHAT MATTERS MOST

SERVICES & FEE SCHEDULE

Comprehensive Wealth Management can also include planning around these additional services:

- Charitable Giving
- Retirement Income
- Social Security
- Healthcare
- Medicare
- Education
- Business
- Multi-generational
- Wealth transfer
- 1031 Exchanges
- Executive Compensation
- Sabbatical
- Blended Family
- Career Change

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COMPREHENSIVE WEALTH MANAGEMENT

The Comprehensive Wealth Management fee is based on the complexity of your needs. The scope of the partnership is discussed and agreed upon prior to our engagement. The services for our baseline comprehensive planning partnership include:

- Review of values, needs, goals and beliefs
- Support and access to Values and Personality Assessments
- Prioritization of values, goals and needs
- Analysis of financial position by addressing each financial planning modules:
  - Financial statement preparation and analysis (including cash flow analysis/planning and budgeting)
  - Insurance planning and risk management
  - Employee benefits planning
  - Investment planning
  - Income tax planning
  - Retirement planning
  - Estate planning
- Access to Behavioral Advice Coaching
- Alignment of wealth management strategy with personal values and recommendations centric to individual needs and goals
- Implementation of the recommended comprehensive wealth management strategy
- Monitoring the execution of the strategy in light of economic, market, political, regulatory and personal changes
- Coordination and integration of financial planning with existing or new financial professionals (i.e., CPA, attorney, etc.).
- Investor 360 client portal access
- Account Aggregation for assets held away through Investor 360
- WealthGuide platform access
- Development of a comprehensive financial plan with an executive summary of your current financial position including: net worth statement, cash flow summary, estate document summary, risk management needs and retirement projections (unlimited scenarios and adjustments)
- Comprehensive Financial Plan virtual access