COMPREHENSIVE PLANNING SERVICES:

Years One and Two:

FOUNDATIONAL PLANNING
$10,000 a year minimum*

Years Three and Beyond:

PLAN
We Plan
$3,500 a year minimum*

PARTNER
We Plan, You Expand
$6,000 a year minimum*

TRANSFORM
We Plan, We Coach, You Transform
$8,500 a year minimum*

Ongoing:

Investment Managament Services for those enrolled in our Foundational Planning, Plan, Partner, or Transform services.

THE CONCENTRIC APPROACH TO WEALTH MANAGEMENT

Your best self. You know it's in there.
Let's bring it out.

In the world of financial advisors, Concentric Private Wealth® offers a refreshing difference – an upfront transparency of the costs, time, and knowledge required to help you get where you need and want to be.

Trust should start at the beginning of deciding which advisor has YOUR best interests at heart. So that's how we work as fiduciaries – no surprises, no guesswork, no agendas.

This transparency is coupled with a belief that we can't possibly advise you on what, until we first ask you why. Why do you feel this way or that about life events, past present and future? Why do you believe passionately in this, over that? Shouldn't a discussion about goals and values come before advice on dollars and cents?

Both Comprehensive Planning services and Investment Management services.

Our goal is to provide transformational value by centering your financial behavior on what matters most. We work with clients who see the value of transformation as more persuasive than the cost of services.

Our initial engagement is two years of foundational planning with a minimum commitment of $10K/year in planning. This phase is all about exploring, learning, designing and laying the foundation. Once we've worked together for a minumum of two years, you have the opportunity to participate in our Plan, Partner, or Transform planning engagements.

Our clients have access to our investment management services so we can complement and monitor as designed together

INVESTMENT MANAGEMENT SERVICES

ACCOUNT SIZE	CUMULATIVE CALCULATION
First $500,000	1% of assets up to $500,000
$500,000.01 to $1,000,000	$5,000 + 0.60% of assets over $500,000
$1,000,000.01 to $3,000,000	$8,000 + 0.45% of assets over $1,000,000
Over $3,000,000	$17,000 + 0.30% of assets over $3,000,000

This is a blended fee schedule.

CONCENTRIC® PRIVATE WEALTH
CENTERED ON WHAT MATTERS MOST

1775 Tysons Blvd, Fifth Floor
McLean, VA 22102
www.concentricpw.com

Office: (703) 891-9966
Efax: (888) 600-1096
Email: questions@concentricpw.com

*Additional fees may apply.
Advisory services offered through Commonwealth Financial Network®, Registered Investment Advisor.

FOUNDATIONAL PLANNING

This is all about discovery – the crucial exploring and learning required to lay the foundation.

$10,000 a year minimum*

With a two-year commitment, and a $10,000 minimum* fee per year, Foundational Planning includes:

Clarity where you are today

- Clarify and prioritize your values, needs and goals
- Explore what you need to feel safe NOW
- Independent fiduciary analysis by CFP® professionals:
  - Cash Flow/Budget
  - Insurance
  - Employee Benefits
  - Investments
  - Income Tax
  - Short-Term Goals
  - Financial Independence
  - Retirement
  - Estate
- Online Investor 360° client portal access with secure messaging and document storage allowing you to see the big picture by viewing all your accounts in one place

Confidence for your tomorrow

- Thoughtful integration of your values, needs, goals and resources with your planning
- Development of comprehensive financial plan with multiple scenarios based on historical data and sophisticated modeling
- Curated implementation of immediate and long-term strategies supporting financial independence by CFP® professionals acting in your best interests
- Personalized risk mitigation strategy designed with access to independent insurance platform
- Coordination and development of your team of professionals (i.e. CPA, attorney, executive coaching, etc.)
- Annual 30-minute group benefit & strategy video call
- Structured and personalized ongoing engagement throughout the year addressing key planning topics
- Behavioral Financial Advice coaching by BFA™ professionals to support personal growth and character strength development leading you to your best life throughout the year
- Access to expert sounding board for your personal, professional and financial decisions
- Interactive online access to your financial plan through financial planning software tool
- Pro-active monitoring to evolve your strategy to account for economic, market, political, regulatory and personal changes

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Years Three and Beyond

PLAN
We Plan

$3,500 a year minimum*

A yearly, high-level analysis of your key financial objectives – with strategic input to move forward on a more structured independent path.

- Prioritize values, goals, and needs
- Analyze financial position
  - Cash flow analysis
  - Employee benefit review
  - Financial independence
  - Retirement strategy
- Implement and monitor wealth management strategy
- Investor 360 client portal access
- Executive summary and action items
- One 90-minute strategy meeting

PARTNER
We Plan, You Expand

$6,000 a year minimum*

For those who value an additional check-in – helpful for adapting to changing life circumstances, major or minor, and navigating accordingly.

- New Year intentions, needs, goals and beliefs kickoff
- Annual assessment supporting intrinsic driver development and alignment
- Life and values-centric planning
- Formal group benefit and compensation review
- Two 90-minute strategy meetings

\+ **Everything included in Plan**

TRANSFORM
We Plan, We Coach, You Transform

$8,500 a year minimum*

Our most dynamic and accessible relationship – as needed, we become a proactive sounding board, offering analysis and insights to optimize your financial and personal growth.

- Annual strength assessment and personal development support
- Behavioral advice coaching
- Expert sounding board and and thought partner for living your best life aligned with your values and financial goals
- Collaborative tax and estate planning throughout the year
- Two 2-hour strategy meetings

\+ **Everything included in Partner**

OUR FLAGSHIP SERVICE

COSTS NOT INCLUDED IN ANY OF THESE PLANS:

- Additional planning needs outside of baseline platform offerings
- Investment management fee
- Administrative/maintenance account fees
- Commissions on fixed insurance policies
- Professional services to whom we may refer you

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INVEST

Investment Managament Services for those enrolled in our Foundational Planning, Plan, Partner, or Transform services.

- Alignment of investments with personal values
- Independent FIDUCIARY investment advice
- Risk tolerance & time horizon review
- Evidence-based portfolio construction
- Custom non-qualified account construction for tax management
- Disciplined diversification across all U.S. and international asset classes
- Investment strategy and portfolio review with strategic rebalancing
- Tax loss harvesting and capital gains management
- Individual Retirement Account (IRA) contribution and Required Minimum Distribution (RMD) tracking
- Monthly account statements and financial education
- Quarterly performance reporting
- Annual purpose and portfolio meeting

ADDITIONAL COMPREHENSIVE PLANNING SERVICES

As you need or desire, we offer planning on:

- 1031 exchanges
- Baby/Adoption
- Blended family
- Business exit, sale, transition
- Buy-Sell agreements
- Career change
- Charitable giving
- Debt management
- Disability insurance
- Education
- Eldercare
- End of life planning
- Estate
- Executive compensation
- Financial organization
- Healthcare
- Income Tax
- Investments
- Life Insurance
- Long-Term Care insurance
- Medicare
- Money Smart Kids
- Multi-generational
- Pension optimization
- Personal Finance 101
- Refinancing
- Sabbatical
- Social Security
- Student loan repayment
- Wealth transfer

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