

## Financial Planning Services Offered

*effective January 1, 2009*

**Integrated Financial Planning** – A written plan which includes statistical analysis addressing primary issues such as wealth accumulation, high level asset allocation planning, investment planning, net worth analysis, retirement planning, risk management and insurance planning.

**New plans .... \$350**

**Plan update<sup>1</sup>.... No charge**

**Plan revision<sup>2</sup>.... \$200**

**Retirement Income Planning** – A written report specifically analyzing sources of retirement income and alternatives .... \$150

**Advanced Estate Planning** – Creation of an estate settlement plan including tax issues and an evaluation of estate reduction and tax payment techniques .... *Fee varies based on complexity of the estate.*

**Cash Flow and Budgeting Analysis** – Analysis of sources of income and expenses to assist in the development of a personal budget to meet client goals .... \$150

**Life Insurance Audit** – A written summary evaluating existing life insurance policies based on information gathered from current insurers .... *Complementary*

**Business Planning Services** – May include financial statement analysis, financial ratios, business continuity, business valuation, key employee compensation, retirement plans, estate planning, employee benefits or other specific advice suited to a particular business .... \$100 per hour, \$500 minimum

<sup>1</sup> *Plan updates are done free of charge provided there are no material changes to the plan which would require commensurate work and fees. My policy is that if an update is performed within 18 months, it is unlikely changes will be so material as to require increased work and fees. Materiality is at the discretion of the planner and is based on a number of factors such as nature of life events, projected hours of work, type and number of assets involved, etc., among other factors. Material changes would require a revision.*

<sup>2</sup> *Revisions are likely to occur if more than 18 months has passed between plan updates. This is due to outdated information being on file, the increased likelihood that a new event has occurred, etc. Plans which are older than 36 months are not eligible for either updates or revision.*