We offer three levels of services.

The first level is for clients who simply need an answer to a pressing need or perhaps need a second opinion on a piece of their financial plan:

Hourly financial planning:

Call to book two hours to meet with a financial planner. In the meeting, we will discuss the specific item or two that is causing you concern. Ideas and recommendations will be provided to you at the meeting verbally. The meeting may be shorter than the two hours and if so, charges will be billed accordingly. Should the planner determine that additional research or time is required after the meeting, it will be agreed upon jointly before moving forward. Examples of needs that can be addressed in this meeting include:

- Need assistance in decisions that need to be made before seeing an attorney about estate documents such as a will or revocable living trust.
- Not sure if an investment product or insurance product being recommended is right for you.
- Need assistance picking an investment choice within your company's retirement plan.
- Need to develop a budget and spending plan.
- To find out potential types of bank products such as CD's, Money Market Funds, and home equity loans that might work in your situation.
- To discuss different college savings options.
- To prepare a financial emergency kit that documents your financial activities for family members or friends who may have to quickly take over your financial affairs due to a disability or death.

The firm's current hourly rate is $200.

The second level is for specific in-depth review of two specific areas of concern, retirement and investment analysis. These areas take several meetings to review goals and to make recommendations that are right for your unique circumstance:

In- Depth Projects:

Retirement Analysis:

- A Retirement Cash Flow Analysis will be completed based on current savings and spending patterns along with up to three alternate scenarios. The alternate scenarios will incorporate proposed modifications to the current estimates such as comparing retiring at different ages, taking a lump sum distribution versus a pension, or modifying spending goals.
- Includes Monte Carlo simulation to illustrate the effect that the variation of rates of return can have over time on your retirement projections. These simulations provide a probability of success of your retirement plan and can help you establish a more realistic plan.
- Includes a basic overview of other financial areas such as estate planning, life, disability and long term care insurance needs and a review of your current asset allocation. Specific investment review and recommendation of investments is not included in this analysis.
- Access to Money Guide Pro online program for client's personal use for a minimum of 90 days after completion of project by planner. The minimum is set only to provide the ability of the firm to cancel the use of the Money Guide Pro program if the firm decides to move to a new software program.
- Includes a follow-up meeting within 30 days after presentation, if requested, to discuss any further questions.

A flat fee of $1750 is charged for this analysis. A $500 deposit is collected at the first meeting and the balance is collected at completion.

Investment Analysis and Recommendation:

The planner will provide a net worth statement and an asset allocation to show how your current investments are allocated. We will discuss your personal comfort with investments and your goals to develop a recommended investment allocation. Once the allocation is completed, we will review your current investment holdings and make any recommended changes to your current investment plan.

Price of this service is dependent upon the complexity of the current investments held. Typically the project will run between three and six hours and will be charged at the current hourly rate.

Clients who participate in the Hourly Financial Planning or In-Depth Projects shall have additional access to the planner for questions that can be answered without research by phone or email on the First Friday of every month. Questions or additional planning work that does not meet the First Friday definition will be billed out in 10 minute increments on an as needed basis.

Annual Plan Update/Review:

For those clients who have completed a Retirement Analysis or Investment Analysis within the prior fifteen months, an annual plan update/review meeting can be set with the hourly rate discounted by 20% for this initial meeting. The meeting will allow the planner to review with the client any changes in their financial situation that may require revised recommendations. For annual updates and reviews outside of this timeframe, the current hourly rate of the planner will be charged.

Retainer Services:

The third level of service is for clients who need an extra set of eyes and an extra set of hands for that gentle push to make sure goals are set, actions are implemented and goals are monitored for financial success on an ongoing basis. This service is the most economical and our most popular option. Clients who are recently retired, widowed, or divorced often see this as the appropriate service for them.

Annual Goal Coaching Retainer:

Meetings are set with a financial planner to determine goals and to set priorities, clean up old paperwork and loose ends, help make financial decisions and get action items completed at the office. No more procrastination on items you mean to do or want to do. Your own financial coach will help you simplify and organize your financial affairs. We will review your budget, estate planning documents, insurance coverage, tax planning, college funding, debt management, charitable giving and retirement planning. Additionally, we will be your investment coach, setting up a proper investment plan for you and assisting you with the implementation and management of that plan.

In the first year, ten meetings with the financial planner will be available. After the first year, meetings will be held quarterly with the financial planner.

Planner will also be available to retainer clients by phone and email during regular business hours (up to a maximum of 6 hours per year).

The cost of the retainer is $4,000 for the first year. This fee is paid through a $1000 upfront fee and $250 per month thereafter starting in month two. After the first year, the fee will be $250 a month with meetings set quarterly with a financial planner for a total cost of $3,000.00.

Clients who have completed a retirement plan or investment analysis in the prior 15 months, may sign up for the retainer service and credit the fee paid for the plan or analysis toward the cost of the retainer for the first year.

Fee schedule may be modified from time to time. Client's actual fees are determined at time of contract signing.

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