

Retirement Matters Inc.

When it comes to retaining a financial advisor, you need to understand how services change between a one-time engagement versus an ongoing relationship.

| Services | One-Time Financial Plan | Ongoing Wealth Management |
|---|--------------------------------|---------------------------|
| Financial Goal Setting | x | x |
| Life Planning / Values Based Planning | | x |
| Retirement Transition Coaching | | x |
| Net Worth & Cash Flow Review | x | x |
| Income Tax Planning | Basic | Advanced |
| Ongoing Tax Review and Filing * | | x |
| Education Funding Planning | x | x |
| Employee Benefit Planning | x | x |
| Corporate Stock Fund Planning | Basic | Advanced |
| Retirement Planning | x | Advanced |
| Portfolio & Investment Analysis | x | x |
| Proposed Investment Changes | Basic | Advanced |
| Ongoing Investment Management | | x |
| Tax-sensitive Asset Allocation | | x |
| Asset Location Monitoring | | x |
| Tax-Loss and Gain Harvesting | | x |
| Retirement Income Planning | | Advanced |
| Management of Retirement Income | | x |
| Insurance Needs Analysis | x | x |
| Estate Planning Review | x | x |
| Charitable Strategy Planning | | x |
| Ongoing Collaboration with other related professionals (attorney, etc.) | | x |
| Number of meetings | 1 initial, 2 plan presentation | Minimum of 2x/year |
| Ongoing access to planner | | x |
| Limited client roster | | x |
| In-person meetings across the USA | | x |
| Pricing | \$5,000 | 1% of portfolio balance** |

* Either completed by Retirement Matters, or Retirement Matters will cover the cost of external filing with outside tax professionals.

** Minimum annual fee: \$10,000. Maximum fee: \$30,000.