SecondHalf
Planning & Investment

Services & Fees Matrix

This matrix provides a helpful starting point for matching your planning and investment needs with the services we offer.

SERVICES	INITIAL PLANNING	ONGOING SERVICES (select from two options)	
	Roadmap for Retirement	Retirement Journey	Investment Management * Defender Tactical Strategies
Setting Financial Goals & Priorities	Yes	Yes	Yes
Net Worth & Cash Flow	Yes	Yes	Yes
Retirement Spending Plan	Yes	Yes	Yes
When to Claim Social Security or Pension	Yes	See initial planning	See initial planning
Advice on Retirement Accounts	Yes	Yes	Yes
Retirement Projections & Stress-Test	Yes	Yes	Yes
Portfolio Analysis & Recommendations	Yes	Yes	
Portfolio Management (we manage)			Yes
Income Tax Planning	Yes - can be included	Yes - can be included	Yes - can be included
Insurance Needs Analysis	Yes - can be included	Yes - can be included	Yes - can be included
Estate Planning Review	Yes - can be included	Yes - can be included	Yes - can be included
Special Financial Analyses	Yes - can be included	Yes - can be included	Yes - can be included
Checklist of *Initial* Action Steps to Take	Yes		
24/7 Online Access to Living Plan	30 days, unless retain ongoing	Yes	Yes
Access to Planner after Initial Planning	30 days, unless retain ongoing	Yes	Yes
FEES	**$1,500 - $2,500 depends on client needs**	**Starting at $375 Quarterly**	**0.25% Quarterly < $ 1million Negotiable > $1 million**

* Investment Management typically offered only after initial Retirement Planning. We may consider standalone management engagements on a case-by-case basis.

No investment or income minimums to engage our Initial Planning services or Ongoing Retirement Planning ("Retirement Journey"). $250,000 minimum household assets to engage our discretionary Investment Management ("Defender Tactical Strategies").

PO Box 3056 · Clackamas, OR 97015 **503.698.5680** **SecondHalf Planning & Investment, LLC is a Registered Investment Advisor in Oregon.**