



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 RETAINER	
	Roadmap for Retirement	Retirement Journey	Investment Management * Defender Tactical Strategies
Setting Financial Goals & Priorities	X	X	X
Retirement Transition Coaching	X - optional	X - optional	X - optional
Net Worth & Cash Flow	X	X	X
Retirement Spending Plan	X	X	X
When to Claim Social Security or Pension	X	see initial planning	see initial planning
Advice on Retirement Accounts	X	X	X
Retirement Projections & Stress-Test	X	X	X
Portfolio Analysis & Recommendations	X	X	
Portfolio Management (we manage)			X
Income Tax Planning	X - can be included	X - can be included	X - can be included
Insurance Needs Analysis	X - can be included	X - can be included	X - can be included
Estate Planning Review	X - can be included	X - can be included	X - can be included
Special Financial Analyses	X - can be included	X - can be included	X - can be included
Checklist of <i>Initial</i> Action Steps to Take	X		
24/7 Online Access to Living Plan	30 days, unless retainer	X	X
Access to Planner after Initial Planning	30 days, unless retainer	X	X
FEES	\$1,500 - \$3,500 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").