MALLARD ADVISORS LLC

Comprehensive Financial Planning & Wealth Management Solutions

1041 Valley Road
Hockessin, DE 19707
ph: 302-239-1654
fax: 302-397-2675
www.mallardadvisors.com

On-Going Service Offerings

	Investment Management	Wealth Management
Financial & Tax Planning		**Financial Security Evaluations** **Income-Tax Preparation** **Social Security Income Planning** **Review / Integration of All Outside Investment Accounts** **Income-Tax Savings Strategies** **Family Security / Insurance Needs** **Understanding Your Estate Plan**
Personal Service	Call / Visit Upon Request Newsletters & Updates Educational Audio CD's	**Semi-Annual Face-to-Face Meetings** Call / Visit Upon Request Newsletters & Updates Educational Audio CD's
Investment Advice	Asset Allocation Strategy On-going Investment Management Low-Cost Investment Selection Performance Reporting Cash-Flow Management Tax-Efficient Investing Risk Tolerance Identification	Asset Allocation Strategy On-going Investment Management Low-Cost Investment Selection Performance Reporting Cash-Flow Management Tax-Efficient Investing Risk Tolerance Identification
Cost	0.75%* of Assets Managed at TD Ameritrade	0.85%* of Assets Managed at TD Ameritrade PLUS a Flat Annual Retainer Fee

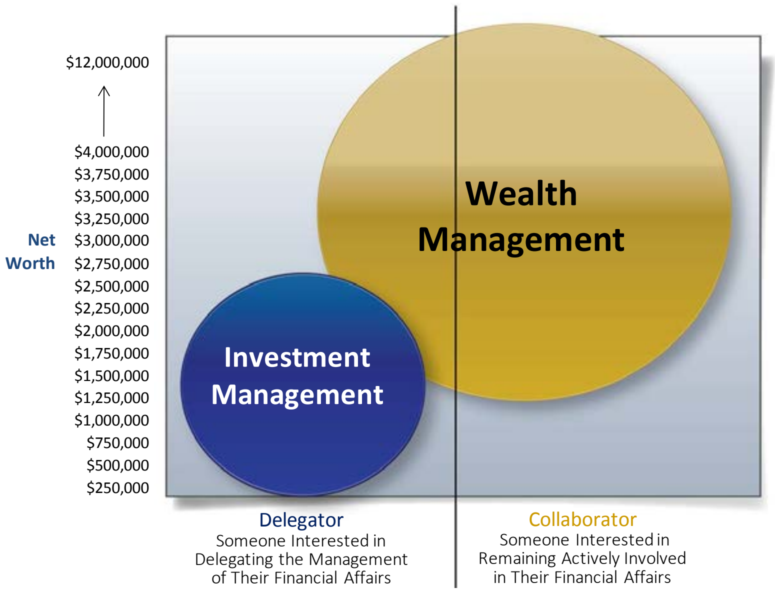
**** The asset management fee is reduced for managed assets greater than $1 million.***

MALLARD ADVISORS LLC

Comprehensive Financial Planning
& Wealth Management Solutions

ON-GOING SERVICES OVERVIEW

Our firm is a financial planning and wealth management practice. We have built Mallard to provide services the way they should be – very personal, with total trust, and comprehensive in scope. For our clients, the main result is the reduction of stress and time associated with financial decisions. It is also about helping our clients maximize their wealth through the proper management of their financial resources.



Investment Management Services

The *Investment Management* program provides on-going, discretionary investment oversight including investment selection, trading, monitoring, and reporting.

Who Tends to Choose Investment Management? The *Investment Management* program is preferred by clients looking *solely* for investment assistance. As shown above, Investment Management clients are looking to delegate the management of their investments to a professional, independent fee-only advisor.

Wealth Management Services

The Wealth Management Program is a personal advisory program providing on-going investment management, financial, and tax planning services. It is designed to provide our clients with the peace of mind in having a dedicated financial advisor able to coordinate their tax, investment, and financial lives into a single holistic on-going financial independence program.

The program includes two scheduled appointments throughout the year, plus tax preparation. In addition to these scheduled appointments, this open-ended retainer allows clients to call or visit at any time, for any reason, at no additional cost.

By the end of each appointment, our clients have learned more about their current situation, what must be done to improve it, have written recommendations, and our on-going assistance with implementation.

Who Will Benefit From The Wealth Management Program? As shown in the visual on the left, Wealth Management clients are generally "collaborators" and desire to be actively involved with all aspects of their finances. They also have accumulated a large net worth. Clients want to establish a long-term partnership with a trusted advisor. It is through this type of relationship that our clients receive the greatest service and cost benefits.