OPEN RETAINER

An Open Retainer provides holistic/comprehensive financial planning for a fixed fee over the course of one year. Clients will have four to six scheduled meetings during the Initial Year, depending on their individual situation, and generally three or four scheduled meetings during Renewal Years. In addition to scheduled meetings, additional face-to-face, e-mail and/or phone consultations are included at no additional charge.

Services provided may include, but are not limited to: tax preparation, tax planning, insurance review, inventory of assets, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, no-load mutual fund recommendations, retirement planning and estate plan reviews.

Advisor will schedule meetings to cover those topics relevant to you, such as:

- Tax preparation
- Budgeting and cash flow
- Tax planning
- Record-keeping
- Inventory of client assets
- Retirement planning
- Portfolio analysis
- Goal setting
- Develop asset allocation strategies
- Estate planning review
- Recommend investments
- Small business planning
- Insurance analysis
- Education planning
- Analysis of employee benefits

$5,000 minimum fee

Fees are calculated annually and payable in advance. Fees are calculated based on the client(s) total income, assets, and overall complexity of their financial situation.