

When you work with a us, you have two service paths to choose from. Each offers valuable support, but they differ in how hands-on you want us to be in managing your financial life. This guide breaks down the differences so you can choose the option that best fits your goals, comfort level, and desired level of involvement.

FINANCIAL PLANNING ONLY

A personalized roadmap you implement yourself.

WHAT YOU RECEIVE

- A full review of your financial situation (income, assets, liabilities, insurance, retirement accounts, goals, etc.).
- A written financial plan with clear, actionable recommendations.
- Guidance on areas like retirement planning, investment strategy, insurance needs, tax considerations, and estate planning.
- A meeting to walk through the plan and answer your questions.

WHAT'S NOT INCLUDED

- You are responsible for carrying out the recommendations (opening accounts, making trades, adjusting investments, managing tax strategies, etc.).
- Your advisor does not manage your accounts for you.
- Ongoing monitoring or strategy updates are not automatically included.

BEST FOR YOU IF...

- You prefer to actively manage your accounts.
- You feel comfortable implementing changes and making updates on your own.
- You want professional guidance but don't need continuous oversight.

ONGOING WEALTH MANAGEMENT

A long-term partnership where we actively manage your finances.

WHAT YOU RECEIVE

- Everything included in *Financial Planning Only*, **plus**:
- Ongoing investment management (we place trades, rebalance your accounts, and adjust your strategy as needed).
- Continuous monitoring of your portfolio and financial goals.
- Regular review meetings and communication.
- Adjustments to your plan as your life, the markets, or tax laws change.
- Access to our team throughout the year for questions and guidance.

WHAT'S DIFFERENT

- We are responsible for implementing and maintaining your investment strategy. You receive proactive support rather than waiting to ask for help.
- Our relationship and guidance is ongoing, not a one-time engagement.

BEST FOR YOU IF...

- You prefer a professional to handle the day-to-day investment management.
- You value ongoing advice and adjustments as your situation evolves.
- You don't have the time, interest, or desire to manage accounts on your own.

QUICK COMPARISON

Feature	Financial Planning Only	Ongoing Wealth Management
Detailed financial plan	Yes	Yes
Advisor implements recommendations	No	Yes
Continuous investment management	No	Yes
Ongoing monitoring of your goals	No	Yes
Regular meetings & communication	No	Yes
Ongoing advice	Limited	Yes
You manage your own accounts	Yes	No
Cost	One-time fee	Annual fee based on assets managed