



Financial Planning Services

PRIVATE CLIENT GROUP

The following financial planning services are provided upon your request and in accordance with a signed Financial Planning Agreement. In the areas where an hourly rate is quoted, we will provide a preliminary time estimate and "project" cost, prior to initiating any work. A summary of time and activities will accompany any invoice for services provided on an hourly basis. The first 15-30 minutes of any meeting are traditionally not considered "billable time" to account for potential time spent "catching up" and getting to know you better.

□ **Life Wealth Planning - includes all applicable services offered below at no additional cost**

The objective of our Life-Wealth Planning Process is to be holistic and provide an in-depth assessment of the various facets of your financial situation and life goals, and to provide independent recommendations for aligning your wealth with your life.

□ **Life Wealth Bucket Strategy**

The "Bucket Strategy" starts with an understanding of what you make, spend, own and owe; along with your goals and priorities in life, to understand how and when you will be spending your money. The net outcome of the Bucket Strategy is to define how much should be set aside and invested based on when you need it - Now, Sometime, or Later. We provide a detailed cash flow strategy for each bucket and provide direction on the appropriate asset allocation to achieve the necessary levels of risk or expected returns for each "bucket". This provides you the ability to implement the bucket concepts independently or with the assistance of iWealth.

□ **Financial Independence (Retirement) Planning**

This process involves gaining a deep understanding of both your current situation and the goals/objectives you have for enjoying the next stage of life. We will provide you insights on projected retirement income based on your current situation as well as strategies; advice and recommendations on what you can or should do to help ensure your goals are met within your intended time horizon. This service also includes an assessment of your options for electing Social Security benefits.

□ **Estate Planning**

Our estate planning process involves a review of any existing wills, trusts and beneficiary designations to illustrate the current vs. intended flow of assets to children, charities, and/or designated persons. We will provide advice and assistance, along with your legal professional, in coordinating the creation or updating of needed estate planning documents as well as the effort necessary to assure assets and beneficiary designations are titled according to the intent of your overall estate plan.

□ **Financial Position**

We guide you through a process to gather, organize, and report and/or update assets, liabilities, income and expenses to generate an accurate Net Worth and Cash Flow Statement. To keep our time and your costs to a minimum, we provide access to our eMoney wealth management website for interactive data gathering and reviews throughout the process.

□ **Investment Planning**

You will receive an independent, unbiased review of your individual investments and asset allocation on both an account and overall level. Observations are shared and recommendations are made based on your acceptance/tolerance for risk, time horizon, and the cash flow needs from respective accounts. For qualified retirement plans (401k, 403b) your investment options are assessed, and a customized asset allocation recommendation is offered along with assistance for implementation. Hourly fees do not apply to assets managed by iWealth.

□ **Education Goal Planning**

Our education planning process involves determining the goals you have for funding the education needs of your child or grandchild, then providing insights to the options best suited to help accomplish your goals and a recommended funding strategy.

□ **Insurance Review**

Whether you are in need of insurance coverage or wish to confirm the coverage you have is appropriate and/or cost effective, we will walk you through a detailed needs assessment and analysis of options available. If desired, we will assist you in "shopping" the marketplace and/or coordinating with your existing insurance agent to gather information and coordinate implementation and/or changes.

- Life Insurance
- Disability Insurance
- Long Term Care (60+ years or older)

□ **Tax Efficient Investing**

We will review your most recent tax return and help you understand what options are available for mitigating taxes now or in the future. We will communicate with your tax preparer (CPA) to discuss your situation and determine what strategies are applicable.

□ **Business Consulting and "Other"**

We recognize that people have a variety of complex needs and questions, which may not be specifically offered in our menu of planning services. Things such as "what should I do or can I afford to start my own business?"; "should I buy or lease my next vehicle?"; "how do I create and live off a budget?" or "what's the best and fastest way to become debt free?" are all common questions we helped many clients with over the years. It is our expectation that in utilizing our planning process and providing experienced advice to clients, they should effectively save more by making a wise decision than it would cost for obtaining the advice. If we don't have experience with a particular question, we will tell you so, but offer to do the research necessary to provide an educated opinion, at a reduced hourly rate.

□ **iTrack™ - Personal Financial Website**

At iWealth, our goal is making your life easier by providing unique services for staying organized, updated, and prepared. To that end, we have partnered with a cutting-edge technology firm, eMoney Advisor, to provide you with your own personal financial website that we call iTrack. Your personal financial tool serves as a secure, up-to-date window into your entire financial world – accessible to you at anytime from anywhere with an internet connection or mobile device. Unlike online banking, online shopping or bill pay, our system is non-transactional.

The exact fees are directly dependent on the facts and circumstances of the client's financial situation and the complexity of the service the client requests. We may decide to offset all or a portion of the financial planning services fees if a client decides to implement their financial plan through our firm.

Securities and Advisory Services offered through LPL Financial a Registered Investment Advisor, Member FINRA/SIPC.