Ongoing Financial Planning Options

Notes:

See page 3-4 to see details of Comprehensive Planning.

Base fee is reduced (potentially to $0) when assets are under PSP management. See Ongoing Planning Fee Offset on next page for details.

Onboarding fees pay for meetings, analysis, plan preparation, and recommendations to set a foundation for the ongoing planning process. Onboarding fee waived when more than $50,000 in assets are managed or with a $500 monthly contribution to your investment accounts with PSP.

Annual meetings are 1 hour in length. Check-in meetings are 20 minutes in length.

*Comprehensive Planning fee is based on complexity of client financial life. Factors influencing complexity include tax exposure and complexity, investment complexity, exposure to liability, and complexity of family situation among other

	Retirement Planning	Comprehensive Planning	Financial Coaching
Onboarding Fee	$300	$500	$500
Base Fee (See Ongoing Planning Fee Offset on next page)	**$1,440 Annually** Paid $120 Monthly	**Based on Financial Complexity*** As low as $6,000 annually	**$2,100 Annually** Paid $175 Monthly
Min. Assets Under Management to Waive Fee	$200,000	$800,000	$280,000
Onboarding Meetings	2	4	4
Annual Meetings	**1** 2 with managed assets 2 Check-In Meetings	**3** 4 with managed assets Unlimited Check-In Meetings	**4** 5 with managed assets
Retirement Planning	☑	☑	☐
Tax Planning	☐	☑	☐
Estate Planning	☐	☑	☐
Major Goal Planning (Home purchase, weddings, children etc.)	☑	☑	☑
Investment Portfolio Advising	☑	☑	On Managed Assets
Investment Real Estate Advising	☐	☑	☐
Business Ownership Advising	☐	☑	☐
Asset Protection & Insurance Planning	☐	☑	☐
Business/Career Planning	☐	☑	☐
Education Funding & Planning	☐	☑	☐
Budgeting & Cash Flow Analysis	☐	☑	☑
Debt & Credit Optimization	☐	☑	☑

Investment Management

Investment management services are offered as part of ongoing financial planning or as a stand-alone service. When clients choose only to have investment management, an annual investment meeting will be held. When assets grow to sufficient levels, financial planning services will be included at no additional fee. **Please see next page for more information.**

One-Time Financial Plans

For DIY Client looking for a one-time planning engagement.

	Ask-A-CFP Session	Hourly Planning	1-Time Retirement Plan
Meetings Included	1	As Needed	2
Ideal For	Brainstorming financial strategies or validating your strategy	Limited scope engagements	Getting started with retirement planning or checking progress
Fee	$350	**$350 / Hour** Billed 10-min. increments	**$1,800** More for Complex Plans

PURPOSEFUL STRATEGIC PARTNERS

PurposefulSP.com

Investment & Portfolio Management

Assets Custodied at Charles Schwab

charles SCHWAB

Have A Better Portfolio (Improved risk-adjusted return)

Portfolio Construction and Asset Allocation	☑
Liability Relative Optimization (such as changing inflation risk, future expenses, or medical costs)	☑
Behavioral Coaching (Avoiding behaviorally and emotionally-driven errors)	☑
Matching Portfolio to Changing Proportions of Global Economies	☑
Aligning Asset Allocation to Client Values (Socially responsible, ESG, Biblically base, etc.)	☑
Monitoring Funds for Style Drift, Imbedded Taxes, & Other Issues	☑
Annual and Market-Based Portfolio Rebalancing	☑
Adjusting Portfolio to Changing Statistical Correlations to Reduce Risk	☑

Reduce Your Taxes (Lowered lifetime tax liability)

Limiting Realized Capital Gains & Investment Income to Optimal Annual Limits	☑
Tax-Loss and Tax Gain Harvesting	☑
Tax-Efficient Asset Location	☑
Executing Roth Conversions & Other Tax Optimization Strategies	☑
Implementing Investment Portion of Annual Tax Plan	☑
Ensuring End-Of-Year Tax Moves are Made by 12/31	☑

Delegate The Busy Work (Spend more time on what matters)

Cost Effective Asset Selection	☑
Calculating & Distributing IRS Required Minimum Distributions	☑
Account Paperwork Preparation & Execution	☑
Withdrawal Rate and Withdrawal Order Planning	☑
Facilitating Contributions, Withdrawals, and Corrective Actions	☑
Managing Account Administrative Details	☑
Sitting On Hold With The Custodian	☑

Core investment management services are those shown by research to improve client returns by up to 3% annualized net of advisor fees. Clients will not see annual outperformance verses an index; rather, research finds comprehensive advisors over long periods can increase net after-tax retirement income and portfolio performance verses non-advised portfolios due to advanced financial planning strategies with benefits derived from tax savings, threshhold-based rebalancing, withdrawal strategies, asset allocation, targeting total return, avoiding behavioral mistakes during market volatility, and other factors. **Vanguard Research** [Advisor Alpha; 2016 - Updated 2018]. **Morningstar Research** [Alpha, Beta, and now Gamma; 2013]

Investment Management Fees

Investment Management has a blended fee charged 1/4 every 3 months from the accounts under management. Fees are only charged on client accounts held through PSP. Fees are not charged on client's 401(k) at work or other assets held at other institutions. A portion of the investment management fee is credited toward reducing the cost of financial planning and can reduce the cost to $0 (see below). An account with a $2,500,000 value would have a fee of $5,906 charged quarterly for a blended annual rate of 0.95%. An account with a $75,000 value would have a fee of $253 charged quarterly for a 1.35% annual rate.

$0 - $500,000	1.35%
$500,001 - $750,000	1.25%
$750,001 - $1,000,000	1.00%
$1,000,001 - $3,000,000	0.75%
$3,000,001 and above	0.50%

Ongoing Planning Fee Offset

Any Investment Management fees collected will reduce the cost of ongoing financial planning, potentially to $0. To avoid us "double dipping" on fees, clients whose assets are managed by PSP will receive a credit that reduces the cost of their ongoing planning fees for any of our planning services. The credit is equal to 0.75% of the assets under management as of December 31st of the previous year. The credit will fully offset any ongoing financial planning fees at the asset levels listed above for each service. Credits cannot reduce the fees below $0.

Partial List of Financial Planning Services

PurposefulSP.com		Comprehensive Financial Planning
Aligning Finances to Values		
Values-Based Investment Strategies (Socially responsible, Biblically-based, ESG)	☐	☑
Purposeful Budget TM (Values-aligned cash flow management)	☐	☑
Dedicated Investing Portfolios for Key Priorities & Goals	☐	☑
Live Your Legacy TM (Family, charitable, & philanthropic giving strategies)	☐	☑
Retirement Planning		
Retirement Readiness Analysis	☐	☑
Optimal Contribution Analysis (How much to save monthly)	☐	☑
Probabilistic Statistical Modeling of Portfolio Projections	☐	☑
Key Risk Statistical Stress Test Analysis (Inflation, higher taxes, reduced Social Security, etc.)	☐	☑
Advising on 401(k) and Other Workplace Plans	☐	☑
IRA, Self-Employed, & Personal Retirement Advising	☐	☑
ROTH Conversion & Tax Optimization Strategies	☐	☑
Social Security Claiming Strategies and Advising	☐	☑
Medicare & Medicaid Advising	☐	☑
Investment Advising	☐	☑
Post-Retirement Income Advising (Withdrawal Strategies)	☐	☑
Maximum Responsible Retirement Spending (How much can be responsibly spent each year)	☐	☑
Investment Management (Separate Fee May Apply)	☐	☑
Multi-Decade Tax Planning		
Tax Return Analysis and Advising	☐	☑
Investment & Business Taxation Planning	☐	☑
Lifetime Tax Liability Minimization	☐	☑
Roth Conversion Advising	☐	☑
Coordination With Your CPA and Other Advisors	☐	☑
Tax Withholding Analysis	☐	☑
Income & Deduction Shifting Strategies	☐	☑
Alternative Minimum Tax Planning	☐	☑
Charitable/Philanthropic Giving Strategies	☐	☑
Business Ownership Advising		
Business Start-Up Financial Preparation	☐	☑
Business Continuity Planning	☐	☑
Business Transfer/Sale Advising	☐	☑
Partnership & Key Employee Death & Disability Risk Planning	☐	☑
Employee Stock Ownership Plan Advising	☐	☑
Intra-Family Business Transfer Planning	☐	☑
Business Owner Management Consulting & Strategic Coaching	☐	Separate agreement & fee
Company 401(K): Advising, Establishing, & Managing	☐	Separate agreement & fee
Bookkeeping & Fractional CFO services	☐	Separate agreement & fee
Estate Planning		
Estate Plan Needs Analysis	☐	☑
Intra-Family Business Transfer Planning	☐	☑
End-of-Life Planning	☐	☑
Coordination with Your Attorney and Other Advisors	☐	☑
Advanced Medical Planning	☐	☑
Digital Asset Planning	☐	☑
Asset Titling and Distribution Planning	☐	☑
Postmortem Estate Planning Strategies	☐	☑
Estate Liquidity Analysis and Strategies	☐	☑

Partial List of Financial Planning Services

PurposefulSP.com

		Comprehensive Financial Planning
Career Planning		
Career Planning & Mentoring	☐	☑
Job Search and Selection Guidance	☐	☑
Self-Employment Planning & Advising	☐	☑
Stock Option & Deferred Compensation Advising	☐	☑
Open Enrollment Review	☐	☑
Employee Benefits Analysis & Advising	☐	☑
Health Insurance Advising	☐	☑
Children's Education Planning		
Education Financial Needs Analysis	☐	☑
College Choice Analysis	☐	☑
Student Loan Management	☐	☑
College Fund Investment Advising	☐	☑
Planning for Financial Aid and Gift/Income Tax Impacts	☐	☑
529 Plan & Other Savings Vehicle Analysis and Advising	☐	☑
Major Goal Planning		
Savings Strategies for funding Major Goals	☐	☑
Investment Strategies for funding Major Goals	☐	☑
Home Purchase/Sale Planning	☐	☑
Real Estate Investment Advising	☐	☑
Financial Family Planning (Preparing For Marriage, Children, or Divorce)	☐	☑
Alternative Investment Advising	☐	☑
Risk Management		
Insurance Needs & Policy Analysis	☐	☑
Auto Insurance Analysis	☐	☑
Home Owners & Renters Insurance Analysis	☐	☑
Umbrella & Liability Insurance Analysis	☐	☑
Business Risk Management	☐	☑
Business Owner's Insurance Analysis	☐	☑
Health Insurance Analysis	☐	☑
Life Insurance Analysis	☐	☑
Disability & Long-Term Care Analysis	☐	☑
Annuity Analysis	☐	☑
Cash Flow & Money Management		
Budget Development & Recommendations (Business & Personal)	☐	☑
Debt Management & Payoff Planning (Business & Personal)	☐	☑
Credit Score Management	☐	☑
Personal & Business Financial Dash Boards	☐	☑
Behavioral Finance Coaching	☐	☑