Annual Financial Planning **Retainer Fees**

Life By Design
INVESTMENT ADVISORY SERVICES

Base Financial Planning

Annual Planning Retainer Fee: $6,000

The foundation of your complete financial planning experience, our Basic Financial Planning encompasses a wide range of specialized services outlined here in our four-core process.

- Set Your Goals
  - Retirement Goal Plan for Wealth Accumulation & Major Purchase Planning
  - Goals-Based Investment Planning
  - MYGOALS Planner
  - Retirement Life By Design Preparedness
  - Financial Virtues discovery
- Your Retirement
  - Cash Flow Income Analysis
  - Retirement Portfolio Allocation & Lifestyle Funding Review
  - Asset and 401k Portfolio Review for Retirement Planning
  - Income Tax Bracket Planning & Review
- Place Your Protection
  - Life Insurance Needs Analysis
  - Living Care & Family Protection Plan Implementation
  - Medicare Benefits Review
- Your Life Legacy
  - Charitable and Gift Planning
  - Trust Estate Plan Development
  - Beneficiary Designation & Planning
  - Stretch Legacy Planning
  - Family Foundation Plan

Retirement Life By Design Transition Planning

Focused financial planning solutions for your retirement as you prepare to enter and complete your transition to retirement.

- Retirement Income Solutions & Optimization
- Retirement Preparedness with Retirement Portfolio Allocations
- Income Tax Strategies

Annual Planning Retainer Fee: $2,000

Social Security Planning

- Social Security Optimization
- Review & Consulting for Medicare Benefits
- Implement Elderly Care Plan Directives
- IRMAA Surcharge Premium & Tax Review

Annual Planning Retainer Fee: $1,000

Business Strategic Planning

- Income Protection for Executives & Business Owners
- Business Tax Strategies Review
- Business Succession Planning
- Employer Retirement Planning Solutions
- Business Investment Planning

Annual Planning Retainer Fee: $4,000

Estate Planning & Management

- Trust and Estate Management with your Attorney
- Legacy Funding Strategy
- Beneficiary Notice Letter
- Charitable Gift Funding
- Coordinating Appraisals on Real Estate Property
- Step Up Basis Calculations
- Obtain Trust Tax ID Number
- Real Estate Transfer Tax Planning
- Beneficiary Distribution Planning
- Trust Title Updates
- Tax Review with CPA
- Set Up and Review Estimated Tax Payments
- Establish Asset Transfers & New Account Funding

Annual Planning Retainer Fee: $3,000

Strategic Tax Planning

- Year-Over-Year Tax Planning to Model Scenarios and Strategic Action
- IRMAA Surcharge Premium Planning
- Roth Conversions
- Donor Advised Funds
- Qualified Charitable Contributions

Annual Planning Retainer Fee: $1,000