

Financial Planning Services

With assets under management of \$250,000 or more financial planning services are included in the investment management fee.

Comprehensive Financial Plan – Includes written plan with detailed recommendations	\$3,000
Debt Reduction and Budget Implementation	\$1,500 with accountability for 1 year.
401K Analysis	\$300 per year
Executive Compensation Analysis: Deferred Compensation Stock Options	\$300 per year

****Disclaimer**

In a fee based account clients pay a quarterly fee, based on the level of assets in the account, for services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee- based account. Clients should periodically re-evaluate whether the use of an asset- based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2A as well as the client agreement