

FEE SCHEDULE

as of Jan 1, 2016

Trillium Valley Financial Planning, LLC offers a wide variety of personalized services to help individuals and families meet their financial objectives. Because everyone's circumstances are unique, we have a flexible and scalable set of services that can be tailored to your individual needs.

Our goal is to create a long-standing relationship with you and to provide you with financial advice through all the stages of your life. We also understand a client may require our services on a one-time or as-needed basis. Thus, we have a variety of packages to meet your financial needs. Any of the packages can be customized to meet your individual needs, or we are available on straight hourly fee of \$150/hour.

Financial Reviews (\$2,400 and up)

A *Financial Review* is a comprehensive, in-depth analysis of the many financial factors that have an impact on your life and provides the foundation for your financial independence. The plan balances the pieces of your financial puzzle so the many parts are working together for your benefit. Each *Financial Review* plan is tailored to your unique goals and objectives and serves as the basis for your financial peace of mind.

Please see below for further details on a Financial Review.

Financial Project (\$1,200 - \$2,400)

A *Financial Project* is an in-depth analysis at one or two of your specific personal finance issues. For example: Am I on track to retire? How much do I need to save for college and how am I going to pay for college? Are my investment holdings in line with my needs and goals?

Please see below for a further explanation and example of Financial Projects.

Financial Checkup (\$600 - \$1,200)

In a *Financial Checkup*, we look at your overall financial picture and address your most pressing financial issues. A typical meeting lasts around 2 hours and a summary report is provided after the meeting.

Please see below for further details about Financial Checkups, including a Getting Started service.

Financial Reviews

Initial plan creation: \$2400 and up. Annual updates: \$900 - \$1,500

Your financial life has many dynamic components, each with its own priorities and effects on the other financial parts. Often, the priority of one component is not in alignment with the other components, and even tend to counteract the others benefit. Therefore, to achieve your goals and objectives, each of these parts needs to be properly balanced with the others to ensure all aspects are working together for your benefit.

Because a *Financial Review* takes a comprehensive and in-depth look at the 'whole', it can uncover inefficiencies in your current financial situation, expose hidden risks and identify missed opportunities.

With a Financial Review, we analyze each of the topics below, as they apply to your goals and unique situation. We then formulate a plan to coordinate each piece of the financial puzzle, with an objective of helping you down the path of achieving your goals and giving you financial peace of mind.

- **Current financial status**, including your current income, expenses, and debt management.
How is my spending and saving? Do I need to change my current spending habits? Will I be able to achieve my near, mid and long term goals?
- **Retirement and lifetime income planning and projections**
Am I on track to retire? If not, what do I need to do? How can my assets and retirement income last throughout my life, to age 100? What do I need to do right now to get ready for retirement? Look at multiple scenarios with different spending goals, retirement dates and life situations.
- **Investment analysis and planning**
Does my current investment mix match my risk profile? Will my investments provide enough return to meet my goals? Are my investments charging excessive fees? Are there less expensive alternatives?
- **Education expense planning**
What are the projected higher education costs and how much do I need to save? What are some strategies to fund college expenses?
- **Estate planning review**
What legal documents should I have in place? How can I minimize estate tax and probate expenses? How can I maximize the transfer of my wealth to my heirs? Are my health care wishes properly documented?
- **Tax review**
What are some tax efficiency strategies I could consider? What is the ramification of taxes on my overall financial plans? How can I lower my tax bill over my lifetime?

- **Risk management review**

Do I have adequate insurance coverage to protect my family and my assets? Are there less expensive alternatives? Does my insurance fit my needs and budget?

Financial Projects

Initial plan creation: \$1,200 - \$2,400. Annual updates: \$600 - \$1200

Sometimes when you are trying to achieve a specific goal or objective, a full *Financial Review* may not be necessary. However, you may have one or two financial issues that require deep analysis and an extensive report. A *Financial Project* can serve this need and get you on the path to achieving your goals.

Some examples of *Financial Projects* are:

Investment Portfolio Makeover:

Maybe you have built an investment portfolio over time without a coordinated plan or asset allocation. Now is the time to ensure your assets allocation match your risk tolerance levels and are on track to meet your goals. An Investment Portfolio Makeover includes:

- Building a thorough illustration of your current investment portfolio
- Identifying high cost and/or low performing assets
- Building an asset allocation to balance your investment temperament with the requirements of meeting your investment goals.
- Recommending changes or additions to your investment portfolio that meet your asset allocation goals.

Retirement Planning and Projections:

This service explores your retirement plans and goals and determines if you are on track to meet those goals. A Retirement Planning project includes:

- Exploring when you want to retire, what you want to do in retirement and how much you expect to spend.
- Build a consolidated picture of all your retirement income sources.
- Put together a model and scenario to project your finances in retirement.
- If there are any shortfalls, suggest a contingency plan to address the issues.

Other project examples include

- College savings planning
- Determining the necessary amount of life and disability insurance
- A review of liability insurance coverage
- Evaluation of long-term care insurance needs
- An estate planning review

Financial Checkups

\$600 - \$1,200

A *Financial Checkup* is where we spend a few hours discussing your overall financial situation and your key financial concerns. During our meeting, we will provide you with professional guidance to address your key financial concerns and identify other potential issues that can affect your financial health. A report is included that summarized our discussion and specifies tangible actions to help you get on a firm financial footing.

Some options for a *Financial Checkup* include:

- A *'Getting Started' Checkup* is ideal for young individuals and couples who are just starting their own 'financial lives'. This will give them the direction to avoid common pitfalls and to start a down a path toward their long-term financial success. The discussions are centered on the unique needs of the individual and can include topics such as
 - o The value and importance of starting now on retirement savings,
 - o Debt management,
 - o Financial considerations when starting a family,
 - o Buy vs rent decisions,
 - o Investment and general asset allocation direction
- If you have your own plan in place, or would like a second opinion on a financial decision, a *Financial Checkup* is a great way to get professional assessment of your situation and to get a 'second set of eyes' on the plan.
- If you know you need to begin to get your financial house in order, but you do not know how, a *Financial Checkup* is an ideal way to begin. Even if there were some missteps in the past, the key is get moving forward toward a path of your financial peace of mind. We are non-judgmental and are here to help.

Please note: A *Financial Checkup* session is not a substitute for a *Financial Review* or a *Financial Project*. The *Financial Reviews* and *Financial Projects* involve a greater in-depth formal analysis and a level of detail that is not possible to do in the time allotted for a *Financial Checkup*.