

RETIREMENT (ACCUMULATION) PLAN

Client profile:

Proactive individuals/couples (typically mid-40's to early 60's) wanting to retire on their own terms

Plan deliverables:

- Assistance in developing retirement objectives and other financial goals
- Project future spending, based on current consumption, retirement objectives, and relevant economic assumptions
- Savings plan designed to achieve retirement goals and expectations
- Multiple cash flow projections, testing various retirement assumptions and scenarios
- Monte Carlo Analysis to illustrate the impact of market volatility and the probability of successfully achieving your goals
- Recommendations to resolve current and projected shortfalls

Customized plans range from \$1,400 to \$2,400

RETIREMENT INCOME (DISTRIBUTION) PLAN

Client profile:

Retirees, or soon-to-be retired, looking to transform accumulated assets into a reliable income stream

Plan deliverables:

- Determination of sustainable withdrawal rate (annual income) from current assets
- Income distribution strategy and annual withdrawal plan
- Consideration of income tax and estate planning consequences
- Evaluation of IRA, 401K, or Roth rollover and/or conversion options
- Analysis of social security and/or pension plan options

Customized plans range from \$1,400 to \$2,400

INVESTMENT PLAN

Client profile:

Anyone looking for long-term growth of current assets and/or future savings

Plan deliverables:

- Client risk profile
- Customized Asset Allocation
- Portfolio construction
- Review of existing investment portfolio (taxable and tax-advantaged accounts)
- Specific investment recommendations, including changes to existing portfolio

Customized plans range from \$1,000 to \$2,400

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April 1, 2020

FULL FINANCIAL PLAN

Client profile:

Anyone who aspires to seize more control of their future, optimize their assets, protect their loved ones, and leave a legacy

Plan deliverables:

- Current financials (net worth and cash flow statements)
- Retirement accumulation or distribution planning (depending on client age/situation)
- Investment planning
- Survivor analysis
- Basic estate planning review
- Written report with Action plan

The Full Financial Plan merges many of the individual planning modules described earlier. Due to the synergies achieved when modules are combined, a Full Financial Plan is extremely cost-effective, and usually delivers the most client value.

Customized plans range from \$2,000 to \$4,000

PLAN REVIEW AND UPDATE

Client profile:

Client who received original plan or plan review within the past 12 to 18 months.

Plan deliverables:

- Track progress since previous plan
- Review and update earlier planning Assumptions
- Review and rebalance investment portfolio
- Discuss new opportunities based on changing events

Plan reviews range from \$800 to \$1,600

FINANCIAL REALITY CHECK

Client profile:

Ideal for someone seeking simple guidance on one or two key questions.

Plan deliverables:

- 2-hour consultation (in person or via teleconference)
- Short summary of recommendations delivered after the meeting
- The **Financial Reality Check** is NOT a detailed or thorough financial review

Standard Fee: \$700

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PLAN COMPARISON MATRIX

	Retirement Plan	Distribution Plan	Investment Plan	Full Financial Plan
Investor Risk Profile	✘	✘	✘	✘
Goal Setting	✘			✘
Cash Flow Analysis	✘			✘
Savings Plan	✘			✘
Capital Projection	✘			✘
Monte Carlo Simulation	✘			✘
Income Distribution Strategy		✘		✘
Sustainable Withdrawal Rate		✘		✘
Evaluate Employer Plan Options		✘		✘
Evaluate Social Security Options		✘		✘
Evaluate Pension Options		✘		✘
Asset Allocation			✘	✘
Portfolio Review			✘	✘
Investment Selection			✘	✘
Insurance Needs Analysis				✘
Basic Estate Planning Overview				✘
Written Report	✘	✘	✘	✘



Available plan component, subject to client need

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