



FFP Planning & Service Levels

	Level 1	Level 2	Level 3	Level 4
Fee for new and renewing clients [§]	\$1,550	\$3,100	\$4,700	\$6,900
Support period (months) *	1	3	6	12
Asset allocation and recommended funds	✓	✓	✓	✓
College education savings and funding	✗	✓	✓	✓
Life insurance needs analysis	✗	✓	✓	✓
Planning discussion and referral to tax, legal, insurance, lending, and real estate pros	✓	✓	✓	✓
Risk tolerance profiling	✓	✓	✓	✓
Portfolio asset classes/funds †	4	4	6	9
Retirement projection scenarios ‡	✗	Basic	Custom	Custom
Evaluation, comparison, advice on existing investment securities holdings	✗	✗	✓	✓
Distribution & withdrawal strategy	✗	✗	✓	✓
Deferred compensation, stock options, non-qualified retirement plan advice	✗	✗	✓	✓
Social Security planning & analysis	✗	✗	✓	✓
Defined benefit pension planning	✗	✗	✓	✓
Irrevocable trust account advice	✗	✗	✓	✓
Estate settlement advice and assistance	✗	✗	✗	✓
Live account implementation tutorials ^	✗	✗	Limited	Full
Level 2 planning for parent(s) or 1 adult child	✗	✗	✗	✓

Fees are anticipated to increase 3% annually.

§ additional fee may apply if net worth > \$5 million

* All plans include email Q&A support for the period indicated. Level 1 includes one planning meeting or phone call (up to two hours), Level 2 includes up to two planning meetings or phone calls (up to two hours each). Levels 3 and 4 include unlimited phone calls and planning meetings.

† Renewing clients receive highest previous level of portfolio advice regardless of renewal level.

‡ Basic includes safe savings and withdrawal rate analysis (high earner spouse retires at age 67, SS sole retirement income source; recommended only for people who are 15+ years from retirement). Custom includes full customized retirement planning projections and multiple scenarios.

^ Account implementation tutorials limited to accounts at Folio Investing. Level 3 includes personal trading and EFT withdrawal tutorial sessions. Level 4 adds account opening and securities account transfer tutorial sessions. Note: FFP does not place trades, open accounts, or initiate transfers for clients.

Which Service Level?

Generally, the farther along you are in your investing and retirement lifecycle, the higher the appropriate planning level. There are two main reasons for this:

- 1) As you progress in your career(s) and your personal lives, your financial situation tends to become more complex (and thus, more areas of planning become relevant and more sophisticated planning becomes necessary).
- 2) The greater your financial assets become, the more you have at stake, and the benefits of broader portfolio diversification, detailed retirement analysis, and an “on call planner” become more critical.

Here are descriptions of the typical client profile for each planning level:

Level One:

Still paying off debt, just getting started investing, no need or desire for planning other than investments, less than \$100k total investments and/or less than \$75k annual household income, self-implementers, no need or desire for ongoing planning arrangement.

Level Two:

Little or no consumer debt, investing through company retirement plans (and/or outside investments), other planning concerns such as college, life insurance, retirement. At least fifteen years from retirement and less than \$250k total investments and/or less than \$150k annual household income. No complex planning topics, self-implementers, and no need or desire for ongoing planning arrangement.

Level Three:

Retired or within fifteen years of retirement, less than \$500k total investments and/or less than \$250k annual household income. Other planning concerns such as college, life insurance, retirement. Advanced planning areas such as defined benefit pension plans, distributions from qualified plans, IRAs, or other investment accounts, need or desire for some implementation assistance, desire for a longer/more frequent planning counsel support.

Level Four:

Retired or within ten years of retirement, greater than \$500k total investments and/or greater than \$250k annual household income. Sophisticated planning needs, detailed retirement projection and withdrawal strategies, need or desire for ongoing planning relationship, account assistance, and ability to consult with planner “at will.”