

RETIREMENT (ACCUMULATION) PLANNING

Client profile:

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

Plan deliverables:

- Assistance in visualizing your ideal retirement and formulating specific goals
- Project future spending requirements, 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
- Assistance in evaluating various retirement decision options

Customized plans range from \$675 to \$1200

RETIREMENT INCOME (DISTRIBUTION) PLANNING

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 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 \$675 to \$1350

INVESTMENT PLANNING

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 \$600 to \$1200

IMPORTANT: This document is provided for reference only, and does not represent a formal fee quote. Actual fees will depend on each client's specific situation. A signed and dated Client Service Agreement is the only binding offer recognized by Good Financial Advisors.

COMPREHENSIVE 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:

- Assistance in identifying and prioritizing your personal and financial goals
- Assessment of your current financial position (net worth, cash flow, debt load)
- Retirement accumulation and/or distribution planning (depending on client age/situation)
- Investment planning and portfolio review
- Insurance needs analysis
- Estate planning overview
- 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 complete financial plan is extremely cost-effective, and usually delivers the most client value.

Customized plans range from \$1200 to \$2400

COLLEGE FUNDING PLAN

Client profile:

Parents (or grandparents) with a desire to ensure their children have the opportunity an advanced education can provide

Plan deliverables:

- Review of projected costs at desired educational institutions
- Savings plan required to achieve college funding goals
- Information on Financial aid and loan options available
- Evaluation of plan options, including tax consequences and ownership characteristics

Typical Fee: \$450 (purchased separately) \$300 (when added to a financial plan)

FINANCIAL REALITY CHECK

Client profile:

Ideal for anyone seeking simple guidance on a 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: \$450

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PLAN COMPARISON MATRIX

	Retirement Plan	Distribution Plan	Investment Plan	College Funding	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					✘
Estate Planning Overview					✘
College Funding				✘	✘
Written Report	✘	✘	✘	✘	✘

✘ Available plan component, subject to client need

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