

**Putting Clients interests first & achieving your goals is our #1 focus.** As a fee-only fiduciary, I work for you, the client. Not a brokerage house, bank, or insurance company. Dedicated to understanding your unique goals and circumstances, I look out for your best interests. **Portfolios and recommendations are unencumbered by the conflicts inherent in commission and fee based arrangements.** Regular communication and a state of the art digital portal help to ensure you remain on the path to success.

Regular communication via phone, email, in person and virtual meetings ensure that you remain on track to achieve your goals and objectives. We strive to educate, motivate and support you with clear and honest professional guidance to help you to make wise decisions in pursuit of your goals, allowing you to be organized and less stressed over managing your finances.

Areas of planning focus are listed below. Some of these items may apply to you, some may not. Here we take a holistic approach, and you can rest assured that the planning process is ongoing, and always coordinated with your investments.

### INVESTMENTS

- Design a well diversified, low cost, tax efficient portfolio based on your needs and wishes
- Provide a disciplined strategic approach to prevent mistakes most individuals make managing their own money
- Simplify to the extent possible and complete paperwork on your behalf
- Rebalance on an ongoing basis to ensure that your holdings continue to be in line with your plan
- Help ensure that we buy low and sell high to the extent possible
- Consider tax and transaction costs in an effort to keep them low
- Provide quarterly statements and online access
- Harvest tax losses if and when appropriate for income tax savings
- Monitor company stock holdings and help diversify out of concentrated holdings to the extent possible

### GOALS AND OBJECTIVES

- Define your goals. Revisit annually and re-calibrate

### CASH FLOW

- Monitor savings and spending to help keep you on track & control debt
- Ensure that you have an appropriate emergency fund set aside in an appropriate vehicle
- Ensure that you fund accounts or pull RMDs from appropriate retirement accounts on a regular basis

### Fee Structure

Management Fees are based on investible assets at an annual rate of 0.8% on assets <\$1mm, and 0.3% over \$1mm and are payable quarterly in arrears (subject to a minimum quarterly fee of \$1,000). The fee will be paid by debiting your account directly. The first payment will be pro-rated from our agreement date and due on the last day of the quarter following receipt of the signed retainer agreement. Clients who have not participated in a financial plan may be subject to a set up fee of \$750.

\*Investable Assets may include all taxable, tax-free and tax-deferred accounts; 401k plans, deferred compensation plans, IRAs and Roth IRAs, Section 529 plans and cash accounts regardless of whether the accounts are directly under the management of Financial Compass, LLC. This will be determined on a case by case basis depending on client needs. A maximum of up to \$100,000 of cash held in a checking account, savings account, money market or CD's will be excluded from the total managed portfolio.

### INCOME TAX

- Ensure estimated payments are appropriate
- Realize income tax benefits to the extent possible
- Coordinate with your accountant

### RISK MANAGEMENT

- Monitor life, long term care, and disability needs as your personal situation and circumstances evolve
- Evaluate if your life & LTC insurance needs could be fulfilled in a more cost effective manner

### RETIREMENT

- Monitor your long-term projections to help you stay on track to achieve and maintain financial independence
- In retirement, complete the transactions needed to create your retirement "paycheck"
- Monitor withdrawals to ensure stability, and recommend and implement course corrective actions as warranted

### ESTATE PLANNING

- Coordinate with an estate planning attorney to ensure that your documents are appropriate
- Ensure estate plans continue to be appropriate given changing tax landscape and changing circumstances
- Review asset ownership and assist in making changes if / when necessary

### EDUCATION/ COLLEGE SAVINGS

- Set up appropriate accounts on your behalf and establish savings requirements