



Financial Planning Services

Retirement Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Estate Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Asset Protection & Insurance Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Major Goal Planning (Home purchase, weddings, children etc.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Investment Portfolio Advising	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Investment Real Estate Advising	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Business Ownership Advising	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Business/Career Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Education Funding & Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Budgeting & Cash Flow Analysis	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Debt & Credit Optimization	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Clients with \$500,000 in assets under management are charged an industry-standard All-In-One AUM fee out of managed assets.

** Clients with less than \$500k in assets are placed in a subscription-style Comprehensive Planning fees based on complexity of client financial life and starting at \$250 monthly. Factors influencing complexity include tax complexity, investment complexity, exposure to liability, and complexity of family situation.

† Onboarding fee for unmarried individuals is \$560. The onboarding fee pays for meetings, analysis, plan preparation, and recommendations to set a foundation for the ongoing planning process. Included are multiple meetings for exploring goals, identifying priorities, gathering data, and preparing and presenting the analysis & initial recommendations.

PSP does not provide legal nor tax advice nor prepare documents. Consult a CPA or attorney

All-In-One AUM Fee (Financial Planning + Investment Management)

\$500,000 managed asset minimum applies for the all-in-one AUM fee. Fee is charged on assets fully managed by Purposeful SP - fee does not apply to assets managed by the client or within a 401(k) or other workplace plan. Fee is a blended fee and is billed automatically from client accounts.

\$0 - \$500,000	1.35%
\$500,001 - \$750,000	1.25%
\$750,001 - \$1,000,000	1.00%
\$1,000,001 - \$3,000,000	0.75%
\$3,000,001 and above	0.50%

Financial Planning Options

Investment management of account with less than \$500,000 can be added to any of these services. Investment management for Hourly and 1-Time Planning is at the above AUM schedule and includes an annual meeting and advising on managed assets at no additional cost. Subscription planning includes AUM fee shown below.

	Subscription Planning	Hourly Planning	1-Time Retirement Plan
Contract period	Month-to-Month	As Needed	~2 months
Meetings Included	Unlimited	As Needed	2
Onboarding Fee	\$630 [†]	N/A	N/A
Fee	Based on Complexity* As low as \$250 monthly	\$350 / Hour Billed 10-min. increments	\$1,200 Additional Fees for Complex Plans

Subscription planning AUM fee schedule

Subscription-based planning services are best for clients with fewer than \$500K in investment assets. The separation of fees for financial planning and investment services results in a lower AUM fee for smaller investible assets. Advising on non-managed assets is included within the financial planning fees outlined above. Fee is charged on assets managed by PSP - fee does not apply to assets managed by the client or within a 401(k) or other workplace plan.

AUM Fee	1.00%
Fee charged on all assets managed	

Partial List of Financial Planning Services

PurposefulSP.com

Purposeful
Strategic Partners

Business Ownership Advising

Business Start-Up Financial Preparation	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Business Continuity Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Business Transfer/Sale Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Partnership & Key Employee Death & Disability Risk Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Employee Stock Ownership Plan Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Intra-Family Business Transfer Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Business Owner Management Consulting & Strategic Coaching	Separate Contract & Fee	
Company 401(K): Advising, Establishing, & Managing	Separate Contract & Fee	

Career Planning

Career Planning & Mentoring	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Job Search and Selection Guidance	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Self-Employment Planning & Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Stock Option & Deferred Compensation Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Health Insurance Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Cash Flow & Money Management

Budget Development & Recommendations (Business & Personal)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Debt Management & Payoff Planning (Business & Personal)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Credit Score Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Personal & Business Financial Dash Boards	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Behavioral Finance Coaching	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Retirement Planning

Retirement Readiness Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Advising on 401(k) and Other Workplace Plans	<input type="checkbox"/>	<input checked="" type="checkbox"/>
IRA, Self-Employed, & Personal Retirement Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ROTH Conversion & Multi-Decade Tax Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Social Security Claiming Strategies and Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medicare & Medicaid Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Investment Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Post-Retirement Income Advising (Withdrawal Strategies)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Investment Management (Separate Fee May Apply)	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Investment & Portfolio Management

► (Investment & Portfolio Management Fees May Apply)

Core Services

Portfolio Construction and Asset Allocation	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Liability Relative Optimization (i.e. Managing changing inflation risk or medical costs)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Behavioral Coaching & Managing Emotions	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Annual and Market-Based Portfolio Rebalancing	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Tax-Efficient Asset Location	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cost Effective Asset Selection	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Withdrawal Rate and Withdrawal Order Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Core investment management services are those shown by research to improve client returns by up to 3% annualized net of advisor fees.

Clients will not see annual outperformance versus an index; rather, research finds comprehensive advisors over long periods can increase net after-tax retirement income and portfolio performance versus non-advised portfolios due to advanced financial planning strategies with benefits derived from tax savings, rebalancing, withdrawal strategies, asset allocation, targeting total return, avoiding behavioral mistakes during market volatility, and other factors. **Vanguard Research** [Advisor Alpha; 2016 - Updated 2018]. **Morningstar Research** [Alpha, Beta, and now Gamma; 2013]



Partial List of Financial Planning Services

PurposefulSP.com

Comprehensive
Financial Planning

Children's Education Planning

Education Financial Needs Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
College Choice Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Student Loan Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
College Fund Investment Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Planning for Financial Aid and Gift/Income Tax Impacts	<input type="checkbox"/>	<input checked="" type="checkbox"/>
529 Plan & Other Savings Vehicle Analysis and Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Major Goal Planning

Savings Strategies for funding Major Goals	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Investment Strategies for funding Major Goals	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Purchase/Sale Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Real Estate Investment Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Financial Family Planning (Preparing For Marriage, Children, or Divorce)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Alternative Investment Advising	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Risk Management

Insurance Needs & Policy Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Auto Insurance Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Owners & Renters Insurance Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Umbrella & Liability Insurance Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Business Risk Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Business Owner's Insurance Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Health Insurance Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Life Insurance Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Disability & Long-Term Care Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Annuity Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Multi-Decade Tax Planning

Investment & Business Taxation Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lifetime Tax Liability Minimization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Tax Withholding Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Income & Deduction Shifting Strategies	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Alternative Minimum Tax Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Charitable/Philanthropic Giving Strategies	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Estate Planning

Estate Plan Needs Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Intra-Family Business Transfer Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
End-of-Life Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Advanced Medical Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Digital Asset Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Asset Titling and Distribution Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Postmortem Estate Planning Strategies	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Estate Liquidity Analysis and Strategies	<input type="checkbox"/>	<input checked="" type="checkbox"/>