



Ongoing Financial Planning

"Done Together — Ongoing"

A proactive, annual engagement — not a one-time conversation. We build your financial plan, execute on it throughout the year, and update it as your income, goals, and life change. 3–4 scheduled calls per year. Comprehensive scope. Renewed for as many years as it makes sense.

WHAT'S INCLUDED

- **Comprehensive Financial Plan** — built and updated annually around your full situation
- **3–4 Proactively Scheduled Calls Per Year** — we set the agenda and put it on the calendar, you don't have to chase it
- **Tax Strategy Guidance Year-Round** — deferred comp elections, Roth conversion windows, contribution optimization, and income planning done proactively (tax preparation and filing referred to a CPA)
- **Equity Comp and Bonus Income** — RSUs, equity grants, bonus payouts, and incentive comp planned around vesting schedules, tax impact, and long-term goals
- **Insurance & Risk Review** — annual review of coverage and protection gaps
- **Estate Planning Review** — beneficiary designations, account titling, and estate structure reviewed annually
- **Comprehensive Scope** — new job, equity comp, real estate, major purchase — whatever comes up is covered

ANNUAL PLANNING FEE

\$5,000 – \$12,000 / yr

Based on complexity. Does not include investment management.

AREAS COVERED

Tax Strategy

Retirement Planning

Variable Income

Cash Flow

Insurance & Risk

Estate Planning

Real Estate

Equity Comp

Deferred Comp

Benefits

TYPICAL ANNUAL CADENCE

Q1 — Annual Plan

Review updated plan. Set year priorities. Confirm tax strategy.

Q2 — Mid-Year Check

Review income YTD. Adjust contributions. Address anything new.

Q3 — Tax Planning

Year-end positioning. Roth conversion windows. Deferred comp elections.

Q4 — Year-End Review

Close action items. Confirm plan is current. Set next year's agenda.

This agreement covers financial planning only. Investment management is a separate engagement with its own agreement. The two can be paired together at any time — clients who do both execute both agreements and receive a discounted investment management fee.