

CHOOSE YOUR LEVEL OF SERVICE

We are pleased to offer you two (2) different levels of service. All engagements will begin as Program I. After completion and presentation of your financial analysis, you will then be able to choose to remain in Program I, or choose Program II.

Program I Hourly, As-Needed Financial Planning & Investment Advice

This program is designed for those who are seeking occasional portfolio assistance, or have money managers they wish to keep and are engaging SFCFP primarily for Financial Planning. If you choose to remain in Program I, a portfolio allocation recommendation of Mutual Funds and Exchange Traded Funds (ETF) is provided via mail or email. You are then able to complete the trades yourself, or engage SFCFP for additional assistance, if needed.

After completion of an hourly engagement, you may re-engage SFCFP as needed. Periodic, additional financial check-ups are suggested by SFCFP, but it is your responsibility to initiate these additional reviews. A good rule-of-thumb for future visits is to visit SFCFP annually for portfolio re-allocation, or as material changes in the your financial situation occur (i.e. the loss of a job, retirement, receipt of a significant bonus, an inheritance, the birth of a new child, or other circumstances).

Fees are charged on a per hour basis at a rate of \$250 per hour. For more complex engagements, fees are fixed based on an estimate of the time required to complete the work. This quote is determined at a no-charge Get Acquainted meeting where we discuss your needs. SFCFP requires a deposit for initial engagements in the amount of the lesser of \$500 or 50% of the fixed estimate. The balance of fees are due immediately upon presentation of the plan or advice to the Client. Services to be provided and the anticipated fee range are detailed in the written Service Agreement that you execute to begin the engagement.



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Program II

Annual Retainer Financial Planning with SCFP Non-Discretionary Investment Management

This program is designed for those who prefer access to financial planning services throughout the year without having to pay additional fees, want to have their investments managed and reviewed by SCFP, at least on an annual basis, instead of having to remember to re-engage SCFP in the future, OR are not comfortable placing their own trades. After completion of the presentation, you grant SCFP non-discretionary authority to execute investment recommendations through Scottrade Advisor. Non-discretionary authority requires SCFP to obtain your prior approval for each specific transaction before placing any trades.

There is no minimum portfolio size for asset management services; however, the minimum annual Retainer Fee is \$2,000 (\$500 minimum billed quarterly). This fee is based on the amount of assets under management, and is broken down into three (4) tiers.

- Tier 1** - for net investment assets up to \$300,000 (total of all accounts aggregated), the annual retainer is \$2,000 per year. This includes the initial Financial Plan, an annual update to the Financial Plan, one (1) additional what-if scenario update to the Financial Plan before it is time for the annual review, ability to receive assistance with all financial issues within the expertise of SCFP throughout the year, implementation and management of your investment portfolio.
- Tier 2** - for net investment assets \$300,001 up to \$800,000 (total of all accounts aggregated), the annual retainer is \$4,000 per year. This includes everything in Tier 1, plus two (2) additional what-if scenario updates to the Financial Plan before it is time for the annual review.
- Tier 3** - for net investment assets \$800,001 up to \$1,500,000 (total of all accounts aggregated), the annual retainer is \$5,000 per year. This includes everything in Tier 1, plus unlimited additional what-if scenario updates to the Financial Plan before it is time for the annual review.
- Tier 4** - for net investment assets \$1,500,001 and above (total of all accounts aggregated), the annual retainer is \$10,000 per year. This includes everything in Tier 3, plus unlimited additional what-if scenario updates to the Financial Plan before it is time for the annual review.

