

**Leverage Financial Advisory offers the following plans for *ongoing* client services:**

<b>Services &amp; Plans</b>	<b>Base</b>	<b>Core</b>	<b>Premium</b>
Initial Planning Meetings	1	2	4
Initial Planning Fee ( <i>Starting At</i> )	\$300	\$600	\$2,400
Minimum Monthly Fee	\$60	\$125	\$500
Assets Under Management Fee	1%	1%	1%
<b>Investment Management</b>			
Brokerage Investments Review	X	X	X
Brokerage Investments Fee Analysis	X	X	X
New Brokerage Investment Account(s) Setup	X	X	X
Brokerage Account(s) Portfolio Investment Plan	X	X	X
Ongoing Brokerage Investment Management	X	X	X
Retirement Account(s) Review	X	X	X
Retirement Account(s) Fee Analysis	X	X	X
New Retirement Account(s) Setup	X	X	X
Retirement Account(s) Portfolio Investment Plan	X	X	X
Ongoing Retirement Account(s) Management	X	X	X
Education 529 Plan(s) Review		X	X
Education 529 Plan(s) Fee Analysis		X	X
New Education 529 Plan(s) Setup		X	X
Education 529 Plan(s) Portfolio Investment Plan		X	X
Ongoing Education 529 Account(s) Management		X	X
Portfolio Reviews Per Year (1)	X		
Portfolio Reviews Per Year (2)		X	
Portfolio Reviews Per Year (3)			X
<b>Financial Planning</b>			
Personal Financial Website & Organizer	X	X	X
Net Worth Analyzer & Monitor	X	X	X
Personal Budgeting & Expense Tracking	X	X	X
Emergency Savings Account Setup	X	X	X
Retirement Planning	X	X	X
Goal Planning		X	X
Debt / Loan Management		X	X
Employee Benefits Optimization		X	X
Credit Score Improvement		X	X
Credit Card Management		X	X
Initial Financial Plan		X	X
Insurance Review			X
Education Planning			X
Tax Planning			X
Estate Planning			X
Financial Plan Reviews Per Year (1)	X		
Financial Plan Reviews Per Year (2)		X	
Financial Plan Reviews Per Year (3)			X

**We Typically Recommend The Following:**

Base Plan: Clients with less than \$150,000

Core Plan: Clients with less than \$600,000

Premium Plan: Clients with more than \$600,000

## **Additional Plan Information**

If a client selects the Base Plan or the Core Plan and would like additional investment management or financial planning services that are not included within their selected Plan, they may receive those services for an additional hourly or fixed fee.

Investment Management services include Financial Planning services, but are not required to be utilized by the client(s) in order to receive Investment Management services.

Fees are 1.00% of the client's combined Assets Under Management (AUM), as well as an Initial Planning Fee ranging from \$300 to \$5,000 based on the complexity of the initial financial plan and account setup. Initial Planning Fees are typically higher for married couples.

Leverage Financial Advisory uses the value of the account(s) as of the last business day of the billing period for purposes of determining the market value of the assets upon which the advisory fee is based.

There is a minimum annual fee of \$720 (\$60 per month) for the Base Plan, \$1,500 (\$125 per month) for the Core Plan, and \$6,000 (\$500 per month) for the Premium Plan, in addition to the Initial Planning Fee.

The annual fees are pro-rated and paid in arrears, on a monthly and/or quarterly basis. Fees are withdrawn directly from the client's accounts with the client's written authorization, or may be invoiced and billed directly to the client on a monthly and/or quarterly basis. Fees are negotiable depending on individual client circumstances.

Clients will receive an invoice or statement from Leverage Financial Advisory each time a fee is directly deducted from their account. The Initial Planning Fee is payable upon the execution of a written advisory agreement. Fees may be paid either by check, ACH transfer, or through a third-party payment processor such as Zelle.

Either party may terminate the agreement upon 30-day's written notice to the other party. Upon termination of any account, the fee will be pro-rated and any unearned fee that may have been collected in advance will be refunded to the client.

## **Leverage Financial Advisory offers the following options for *one-time* client services:**

### **Annual Portfolio Review**

With this service clients will receive an in-depth investment portfolio review and plan recommendation. The service typically consists of an introductory meeting, up to eight hours of work thereafter, and a final review meeting to provide explanations, guidance and specific action steps for clients to successfully implement their plan. At, or prior to the introductory meeting, clients will provide their current account statements, and any portfolio reports, electronic records of holdings, etc., to accommodate this review. We will evaluate the client's current holdings and recommend an asset allocation model based on their investor profile, risk tolerance, time horizon and liquidity needs, while taking into consideration any potential tax consequences that may arise due to the implementation of our recommended strategy. The review may also include account type recommendations, such as the use of an IRA and/or the consolidation of multiple accounts.

We are compensated for Portfolio Review services by an agreed upon fixed fee typically starting at \$800 per plan based on the estimated scope of work and complexity of the services requested. A deposit equal to one-half of the estimated total is required before planning work will begin. The remaining fee will be payable upon completion of the review. This service does not include any ongoing investment advisory or portfolio management services.

### **Project-Based Engagements**

We understand that some clients prefer to work with an advisor on a "transactional" or "a la carte" basis, so we offer a project-based engagement. This service allows us to address a specific financial planning subject, typically, limited to a single meeting, up to four hours of work thereafter, and a "call as needed" approach post completion.

We are compensated for Project-Based services by an agreed upon fixed fee typically starting at \$500 per plan based on the estimated scope of work and complexity of the services requested. A deposit equal to one-half of the estimated total is required before planning work will begin. The remaining fee will be payable upon completion of the engagement.