FINANCIAL PLANNING SERVICES

Shannon D. Schmidt, LPL Financial Planner

LPL Financial

My Approach

Over the years, my clients have benefited from a financial partner and planner, who guides them through financial goals, creates wealth-building portfolios and plans across goals and across generations. My planning services provide an in-depth analysis, easy-to-follow "homework," and on-going advice for clients to build their financial security. Clients may choose to meet several times a year and secure my services for portfolio management as well as planning.

Financial Planning Services

Financial Planning takes the guesswork out of retirement, legacy, wealth protection, and educational goals, so you can attain peace of mind knowing that goals are within reach. I apply a holistic process to understand your needs, fears and goals. Ultimately you benefit the most from asset management and planning services, so that management harmoniously reflects financial plans.

Investment Management Services

In order to outpace inflation, you should continue to invest within your risk tolerance with a diverse portfolio. I tend to favor technology and growth & income investments in customized portfolios. I believe that by regularly balancing portfolios, I keep them healthy and growing. Before creating a portfolio, I take the time to understand your individual values to make sure that each investment is appropriate.

Financial Planning Packages

Core Plan: Tier 1 "Core Analysis for Retirement Preparation"	**Comprehensive Plan: Tier 2** "In-Depth Analysis of Financial Situation Across Multiple Goals"	**Advanced: Tier 3** "Generational & Legacy Wealth Management"
Meetings: Includes 3 hours of Meeting Time	Meetings: Includes 4.5 hours of Meeting Time	Meetings: Includes 6 hours of Meeting Time
✓ Expenses & Needs Analysis ✓ Current Investment Analysis (401k, IRAs, Pensions, etc.) ✓ Replacement Income Determination ✓ Inflation Adjusted Planning Reports with Rate of Return Needs, Annual Contribution Needs for Income Replacement and Desired Retirement Goal	**Tier 1 Plus:** ✓ Social Security Analysis ✓ Sensitivity Analysis and Taxation Analysis (customized to individual or family) ✓ Varying Scenarios for Retiring Early and Adjusting Rates of Return ✓ Education Goal Analysis ✓ Mortgage & Income Protection Analysis	**Tier 2 Plus:** ✓ Wealth Transfer ✓ Business Transfers and/or Sales/Acquisition Analysis
Initial Plan: $1,950 *Ongoing Planning: $250/hour**	*Initial Plan: $3,950* *Ongoing Planning: $250/hour**	*Initial Plan: $9,950* *Ongoing Planning: $250/hour**

For Clients interested in adding another goal to a Core Plan Package, the package can be adjusted to include the hourly rate on top of the Core Plan Package price for the additional goal, example: Income Protection, estimate of 2 - 5 additional hours.

**Clients with assets under management receive $200 hourly rate.*

WEALTH MANAGEMENT SERVICES

LPL Financial

Investment Management Services

- Custom Portfolio
- Active Management and Outreach
- Portfolio Rebalance
- Contribution/Distribution Services
- Annual Meeting & Report Included in AUM Fee
- $50 Discount on Hourly Rate for Planning Discussions Beyond Annual Meeting
- Trade Fees Included in AUM Fee

Wealth Management Fee Schedule

Account Value	*Financial Planning Bundle Fee Discount*
$10,000 – $249,999	10%
$250,000 – $499,999	10%
$500,000 – $999,999	10%
$1.000,000 – $1,999,999	15%
$2,000,000 +	15%

Investment Management Only

Account Value	% AUM Fee
$10,000 – $249,999	1.07%*
$250,000 – $499,999	1.07%*
$500,000 – $999,999	1.05%*
$1.000,000 – $1,999,999	1.05%*
$2,000,000 +	1.03%*

Shannon D. Schmidt
LPL Financial Planner
CA License Insurance 0M42919
490 Chadbourne Road
Fairfield, CA 94534
707-208-5037
shannon.schmidt@lpl.com
Shannondschmidtlplfinancial.com

*Current Clients Receive AUM Discount with Trade Fees Included in AUM Fee for SAM II Accounts