

## Fee Schedule

Four Ponds Financial Planning offers prospective clients a variety of financial planning options, from one-time counseling sessions to ongoing investment management and financial advice. Listed below are some of our services and their costs based on an hourly billing rate of \$150. Customized engagements are offered for those with unique or complex circumstances.

### RETIREMENT ROADMAP

**\$1,500 (10 hours)**

- A detailed financial planning engagement intended for those taking a serious look at when they might retire. Typically for those in their mid-40s to mid-60s.
- Includes written recommendations, two retirement cash flow projections, portfolio review, asset allocation plan and proposed portfolio. Also includes basic review of estate planning and life, disability and long-term care insurance needs.
- Email and telephone support for 60 days after presentation to address questions and provide advice on plan implementation.

### PORTFOLIO MAKEOVER

**\$900 (6 hours)**

- A review of your existing portfolio and asset allocation with written recommendations. Looks at ways to lower your current investment expenses and ensure your portfolio matches your investment time horizon and tolerance for risk. Includes 401(k) accounts or other retirement savings plans.
- Email and telephone support for 30 days after presentation to address questions and provide advice on plan implementation.

### 2-HOUR FINANCIAL COUNSELING SESSION

**\$450**

- A single meeting that focuses on one or two financial issues. A short summary of recommendations will be sent to you after the meeting. This is not a detailed financial review and will not result in an extensive financial plan. This is most appropriate for clients with fairly simple financial circumstances.
- Appropriate topics for discussion include 401(k) investment choices, college savings strategies, debt management and basic retirement forecasting.
- Email and telephone support for 15 days after the meeting.

*Note: This document is for guideline purposes only. Actual fee estimates may differ due to specific client circumstances.*

**CUSTOMIZED ENGAGEMENTS**

**\$150/hour**

- We provide customized financial planning engagements for those with particularly unique or complex circumstances. Written estimate provided at complimentary, initial consultation.

**SMALL BUSINESS RETIREMENT PLANNING**

**\$150/hour**

- Assistance for small business owners seeking help setting up retirement plans appropriate for themselves and their employees. Options includes SEP IRAs, SIMPLE IRAs and small business 401(k) plans. This service includes retirement planning and financial education seminars for employees.

**LONG-DISTANCE FINANCIAL PLANNING**

- A service utilizing web-conferencing technology to work with clients from a distance. Appropriate for those comfortable working online or who do not have access to a fee-only financial planner in their area. All services mentioned here are available via long-distance financial planning.

**INVESTMENT MANAGEMENT AND ONGOING ADVICE**

- Nondiscretionary investment management and continuous financial planning services for those seeking an ongoing assistance and wish to delegate investment oversight. Ask for more details.

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