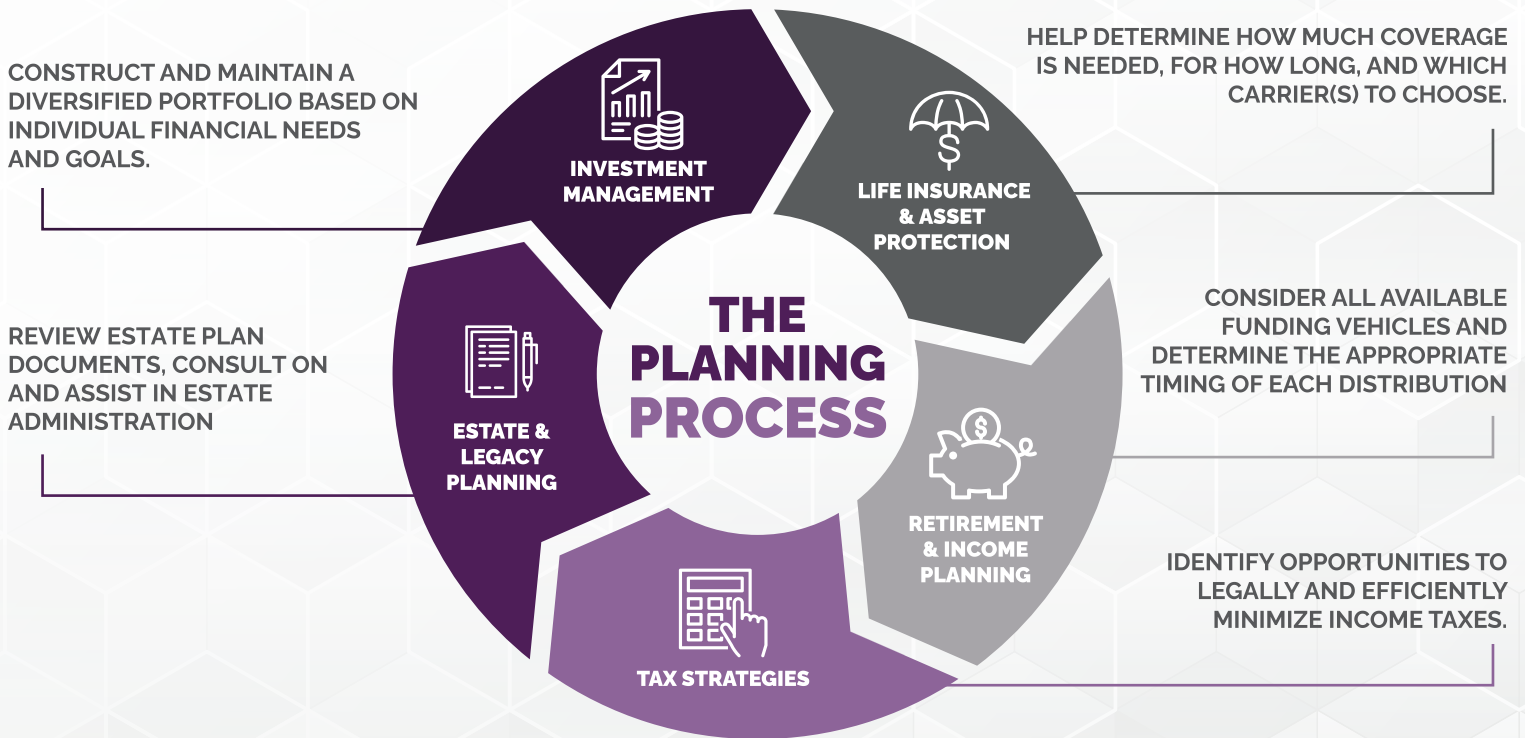


# A FINANCIAL PLAN THAT'S AS UNIQUE AS YOU ARE.



## INITIAL ONBOARDING PROCESS

- **INTRODUCTORY PLANNING MEETING**  
Designed to gain an understanding of your financial goals, expectations, and timeline
- **FINANCIAL PLANNING KICKOFF MEETING**  
Designed to gain an in-depth understanding of your current financial situation and money habits
- **MONEY PSYCHOLOGY MEETING**  
Designed to gain an understanding of your attitudes and beliefs around money, as well as identify the people and things that matter to you most
- **PLAN IMPLEMENTATION MEETING**  
Development of a customized financial plan; including observations, recommendations, and a step-by-step financial action plan

## ONGOING PLANNING SERVICES

- **RISK TOLERANCE ASSESSMENT AND INVESTMENT PORTFOLIO CONSTRUCTION**
- **INCOME AND CASH FLOW ANALYSIS**
- **COMPANY RETIREMENT PLAN ALLOCATION ANALYSIS (401K, 403B, TSP, ETC.)**
- **INSURANCE NEEDS ANALYSIS**
- **NEW HOME PURCHASE/MORTGAGE ANALYSIS**
- **EDUCATION SAVINGS PLAN ANALYSIS**
- **ANNUAL TAX RETURN ANALYSIS**
- **ANNUAL EQUITY COMPENSATION ANALYSIS**
- **DEBT PAYOFF ANALYSIS**

## WHAT SETS US APART?

- We take a proactive approach to the financial planning process so that you never have to wonder what happens next.
- We take the stress associated with making large financial decisions off of your shoulders and give you back the time it would take to manage your personal finances effectively.
- We do not sell products. As fiduciary financial advisors, we offer honest, unbiased advice for a reasonable fee.
- We incorporate your outside brokerage and 401(k) accounts into the overall investment strategy to ensure that each piece of your portfolio is working in conjunction with the other.
- We collaborate with your tax preparer and any other wealth manager(s) to ensure you are receiving consistent advice across the board.
- In order to make financial planning accessible to more clients, we offer the option to draft some or all of the planning fees from a checking account on a monthly basis.

## WHAT DO WE CHARGE?

### ANNUAL FINANCIAL PLANNING FEE STRUCTURE

- For an individual, the total annual fee payable under the Standard Financial Planning Services arrangement is \$5,068. This fee may be paid in full at any time. However, only the upfront fee of \$1,999 is payable upon the client's signed execution of the financial planning agreement. The remainder shall be payable monthly in eleven (11) equal installments of \$279.00.
- For a couple, the total annual fee payable under the Standard Financial Planning Services arrangement is \$7,048. This fee may be paid in full at any time. However, only the upfront fee of \$1,999 is payable upon the client's signed execution of the financial planning agreement. The remainder shall be payable monthly in eleven (11) equal installments of \$459.00.

For any financial planning clients wishing to also hire us for investment management, we charge a flat 0.50% annual fee on any assets under our management.

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**Example:**  $\$100,000 \times 0.50\% = \$500$

A financial planning client who wishes to also have us manage their \$100,000 IRA would see an asset management fee of \$125 billed to their account quarterly.

## FINANCIAL PLANNING SERVICES

- Development of a step-by-step financial action plan that includes your current and future income, expenses, assets, liabilities, insurance coverages, taxes, estate plan, and workplace benefits.
- Comprehensive modeling of your household net worth to provide you with a framework to quantify financial decisions.
- Proactive guidance on all financial decisions, including saving for retirement, building and maintaining an investment portfolio, projecting and saving for a child's education needs, housing related expenses, debt management, insurance and asset protection, tax mitigation, estate planning and gifting.
- Consulting on workplace benefits, stock options, mortgages, home equity lines of credit, social security, student loans, self-directed investments.

## INVESTMENT PORTFOLIO MANAGEMENT

- Integrated portfolio strategy, inclusive of all your investment accounts, and tailored to your personal financial goals, risk tolerance, and time horizon.
- Customized portfolios with an active investment methodology, implemented using the vast ETF and mutual fund universe available through Charles Schwab.
- Thoughtfully allocate between stocks (for growth) and bonds (to reduce volatility) and diversify broadly across asset classes and geographies.
- Tax-sensitive investment models designed to take advantage of tax loss harvesting and maximize after-tax returns.
- Scheduled quarterly rebalancing back to your portfolio's target asset allocation to help avoid the temptation to time the markets.

### Disclosures:

CIC Wealth, LLC does not provide legal or tax advice. Be sure to consult with your tax and legal advisors before taking any action that could have tax consequences.

Investments in securities and insurance products are: NOT FDIC-INSURED | NOT BANK-GUARANTEED | MAY LOSE VALUE

CIC Wealth, LLC ("CIC Wealth") is a registered investment advisor. Advisory services are only offered to clients where CIC Wealth and its representatives are licensed or exempt from licensure.

For current CIC Wealth information, please visit the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CIC Wealth's CRD #290198

