



Wealth Advisory Services

Wealth Advisory Services combine the benefits of both ongoing financial planning with professional investment management. This service is appropriate if you are looking for a trusted team to help you identify and implement meaningful solutions in all areas of your financial life and have \$1,000,000¹ or more in manageable assets.

<p>Financial Planning:</p> <p>Year 1: Initial Financial Plan²</p> <ul style="list-style-type: none"> • Goal Setting • Cash Flow Planning • Income Tax Planning • Education Planning • Insurance Planning • Retirement Planning • Estate Planning • Assistance with plan implementation. <p>Year 2 +: Financial Plan Monitoring</p> <ul style="list-style-type: none"> • Review/Update Planning Areas • Track Goal Progress • Ongoing Availability for all of Life's Financial Questions 	<p>Investment Management:</p> <p>Year 1: Initial Portfolio Construction</p> <ul style="list-style-type: none"> • Risk Analysis • Asset Allocation • Security Selection • Account Transfer • Establish Investment Policy Statement (IPS) • Portfolio Rebalancing • Portfolio Distributions • Performance Reporting <p>Year 2 +: Portfolio Monitoring</p> <ul style="list-style-type: none"> • Portfolio Rebalancing • Efficient Tax Management • Performance Reporting • Distributions as Needed
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Meetings:

Year 1: The Initial Financial Plan and Portfolio Construction is generally completed with 4 or 5 meetings.

Year 2 +: Ongoing maintenance is generally completed with 2 scheduled meetings³:

- Financial Planning Meeting
- Portfolio Review Meeting

Annual Fees⁴	
<u>Managed Assets (AUM)</u>	<u>Annual Fee</u>
From \$ 0 to \$1,000,000*	1.0%
Over \$1,000,000	\$10,000 + 0.5% over \$1,000,000
	*\$8,000 Annual Fee Minimum

¹Only a guideline, not an account minimum; clients are accepted at trueNorth's discretion.
²General areas of financial planning; individual financial plans may vary based on specific needs.
³Additional meetings available when requested.
⁴Clients with unexpired contracts may have different services and fee structures depending on the date the Agreement was signed.