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 $1,000,000[1] or more in manageable assets.

Financial Planning	Investment Management
Financial Planning: Year 1: Initial Financial Plan[2] Goal Setting Cash Flow Planning Income Tax Planning Education Planning Insurance Planning Retirement Planning Estate Planning Assistance with plan implementation. Year 2 +: Financial Plan Monitoring Review/Update Planning Areas Track Goal Progress Ongoing Availability for all of Life's Financial Questions	**Investment Management:** Year 1: Initial Portfolio Construction Risk Analysis Asset Allocation Security Selection Account Transfer Establish Investment Policy Statement (IPS) Portfolio Rebalancing Portfolio Distributions Performance Reporting Year 2 +: Portfolio Monitoring Portfolio Rebalancing Efficient Tax Management Performance Reporting Distributions as Needed

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 meetings[3]:

- Financial Planning Meeting
- Portfolio Review Meeting

Annual Fees[4]

- First $1,000,000 – 1.0%
- Over $1,000,000 – 0.5%
- $8,000 Annual Fee Minimum.

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