Investment Advisory Services	Wealth Advisory Services
Investment Advisory Services provide professional investment management of your portfolio with access to hourly financial planning that is tailored to your specific needs. This service is appropriate if you are looking for ongoing professional portfolio management and have $500,000[1] or more in manageable assets.	**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.
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	**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 • See Investment Advisory Services Year 1. Year 2 +: Portfolio Monitoring • See Investment Advisory Services Year 2.
Meetings: Year 1: The Initial Portfolio Construction is generally completed with 1 or 2 meetings. Year 2 +: Portfolio Review Meeting[3]	**Meetings:** Year 1: The Initial Financial Plan is generally completed with 5 or 6 meetings. Year 2 +: Ongoing maintenance is completed with 2 scheduled meetings[3]: • Financial Planning Meeting • Portfolio Review Meeting
Annual Fees[4] • First $1,000,000 – 0.8% • Over $1,000,000 – 0.5% • Hourly Financial Planning, when requested: -Principal $200 per hour -Support $100 per hour	**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.