Our Commitment to You: Fees Explained in Common Language

When it comes to investments and financial planning, you deserve to know what you're getting and what it costs. That's what we deliver, with no obligation.

We build custom, comprehensive financial plans based on your needs and with a straightforward, market-value fee. No hidden charges. No upcharges. No guesswork.

How Other Firms Charge Fees

Some advisors shake your hand and tell you they charge 1%. Here's what they may not be telling you: That's only the advisor fee. Many people are surprised to learn that unreported costs can make a mutual fund, for example, two or three times as costly as anticipated.

The hidden fees? To name a few:

- Front-end sales load (sales commission)
- Back-end load (sales charge)
- Exchange fees
- Transaction fees
- Custodian fees
- Account maintenance fees
- Purchase fees
- Management fees

Charging fees without your explicit knowledge, and without explaining the role they play in your portfolio, doesn't meet our standard of service.

Not working with a firm? Even without professional guidance, you're paying fees on your investments.

Why We're Different

We believe in transparency. Our all-in fee covers everything – no surprises, no sifting through the fine print.

How We Do Business

We treat your financial plan like it's our family's, because we believe in earning your trust and your business. The fee conversation is no exception.

Our commitment: We'll walk you through your custom investment strategy and the fee that aligns with your needs in plain language. All your questions answered, before you decide to work with us.

Here's how it works:

» First we get to know you, your goals and your risk tolerance.

» Next we identify how we can help solve for your needs and priorities.

» Then we go over the strategy and the all-in, market-value fee that aligns with your plan.

Why do fees vary? A more actively managed, frequently traded strategy might line up with your specific goals – and that work is priced differently than a low-risk, hold-steady account.

We'll also show you where to find the hidden fees associated with your current investments, so you can compare us to the other guys, dollars to dollars, and see the true value in working with our team.

Value Beyond a Doubt – And It's All Included.

Our holistic planning includes investment management, tax planning, retirement planning, estate planning, a cash-flow review, a healthcare spending analysis and more.

This full-service approach is included in your financial plan because we take pride in doing the job right and empowering our clients to move toward their goals.

When you have the full picture of your financial situation, you can discover true wealth. And when you continuously monitor and reevaluate your plan, like we do, you can stay on track.

Are you ready to have a transparent fee conversation? **Let's talk.**

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