

PROPOSAL FOR SERVICES



LOREM IPSUM
Financial
Management

FINANCIAL PLANNING ENGAGEMENT

CLIENT NAME(S)

CLIENT EMAIL(S)

DATE

12345 Any Street, Suite 123 | Anytown, NC 12345 | 919.234.5678 | 919.876.5432 fax | www.loremipsum.com

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser

WHAT WE LEARNED FROM YOU

Thank you for taking time to talk with me about your financial goals and concerns. The focus of the engagement outlined in this proposal is to provide a custom, comprehensive and actionable plan to address your specific needs.

Here is what I learned about you and your goals:

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SCOPE OF WORK: FINANCIAL PLAN

SERVICE #1: Personal Financial Analysis

- Creation of Net Worth Statement.
- Cash flow analysis including current inflows and outflows along with future cash flow projections throughout life expectancy.

SERVICE #2: Investment Planning

- Risk tolerance analysis to gauge your personal tolerance for risk and risk capacity.
- Review and analyze investments portfolio to determine if the current asset allocation is in line with agreed upon risk tolerance and capacity for risk.
- Provide asset allocation recommendations that are consistent with risk tolerance, time frame, and return expectations.

SERVICE #3: Retirement Planning

- Retirement Income Projections including base facts scenario and any "What-if" scenarios desired including a bear market and/or long-term care scenario.
- Provide an in-depth social security income analysis and recommend the optimal filing strategy to maximize lifetime benefits for your specific situation.
- Provide a Monte Carlo Analysis to determine probability of funding retirement goals and expenses assuming base facts.

SERVICE #4: Risk Management

- Review & analyze insurance policies including life, disability, and long-term care.
- Review & analyze current property & casualty insurance policies.
- Recommend changes to your risk management portfolio if necessary and coordinate with the appropriate insurance professionals to help implement recommendations.

SERVICE #5: Income Tax and Business Planning

- Coordinate with CPA/tax professional to determine optimal business type for real estate business.
- Coordinate with CPA and divorce attorney to determine implications of potential earnings and various retirement savings vehicles on spousal support stipulations in separation agreement.
- Review and analyze future income flows and consider strategies to minimize taxes over the short- and long-term.

SERVICE# 6: XXXXXXXX

- Review all current estate planning documents (wills, trusts, etc.).
- Recommend changes to current estate plan to meet stated objectives.
- Coordinate with the appropriate professionals for review/implementation.

Timeline: 3 weeks*

Fee: \$X,XXX for the first year, including a \$XXX non-refundable deposit.
\$X,XXX retainer for subsequent years.

*Estimated timeline from receipt of signed contract, initial deposit, and all requested financial data.

WHAT TO EXPECT FROM THE FINANCIAL PLANNING PROCESS

We are ready to work with you, and we are on your timeline.

- 1 When you are ready to move forward, let us know, and we will send an official Wealth Management Consulting Agreement to review and sign.
- 2 Once we receive the signed agreement and non-refundable deposit, we will reach out to collect the data necessary to build your customized financial plan. You will be asked to provide detailed financial data relevant to the scope of work outlined above, including but not limited to:
 - Income sources
 - Social Security statements
 - Bank, investment and retirement account statements
 - Employee benefits and retirement plan information
 - Annuity and insurance policy details
 - Household budget and irregular expenses
 - Loan statements
 - Estate planning documents
 - Health questionnaires for insurance quotes
- 3 As we gather data, we will review the data with you, discuss in detail your personal and financial goals, concerns and desires, and lead you through an investment risk tolerance questionnaire.
- 4 Next, we will synthesize and analyze the information gathered, create recommendations, and pull everything together into a clear, comprehensive, actionable plan that we will present to you during one or more interactive sessions.
- 5 Once you have your plan in hand, we will provide support to implement the recommendations, and will update and revise the plan for the duration of the engagement period.

**We look forward to hearing from you soon.
In the meantime, please reach out to our team if you have any questions.**

SCOPE OF WORK: INVESTMENT PLAN

SERVICE #1

- Portfolio screening and analysis with the support and resources of Lorem Ipsum Financial Management’s investment team. Investment decisions free from proprietary product pressures and constraints.

SERVICE #2

- Portfolio construction – to include asset allocation and investment selection recommendations.

SERVICE #3

- Extensive due diligence and ongoing monitoring of each portfolio holding and its management, as well as market and economic conditions.

SERVICE #4

- Regular review meetings to thoroughly evaluate top-down analytics and individual holdings and manage optimal asset allocation.

Fee Structure:

\$0 - \$249,999	X.XX%
\$250,000 - \$499,999	X.XX%
\$500,000 - \$999,999	X.XX%
\$1,000,000 - \$4,999,999	X.XX%
> \$5,000,000	X.XX%

WHAT TO EXPECT FROM THE INVESTMENT MANAGEMENT PROCESS

We are ready to work with you, and we are on your timeline.

When you are ready to move forward, let us know, and we will initiate the new account opening process on your behalf. Our team will guide you through the process to ensure a smooth transition.

We look forward to hearing from you soon.
In the meantime, please reach out to our team if you have any questions.

ABOUT LOREM IPSUM FINANCIAL MANAGEMENT

OUR VISION

Lorem Ipsum Financial Management's success, and our own personal satisfaction, depends on our commitment to be the best at everything we do. On a day-to-day basis, this means making every experience and every interaction is as productive and pleasurable as possible. We're also committed to providing a supportive culture where everyone can thrive. That has been Lorem Ipsum Financial Management's vision from the beginning.

OUR MISSION

To build significant client relationships based on our core values and to help create our clients' financial success.

OUR CORE VALUES

- **Honesty:** Be truthful. This helps to create peace of mind and trust in knowing that things will get done.
- **Excellence:** Strive to be the best in all aspects of business and life. Invest the time to better yourself professionally and personally.
- **Integrity:** Always do the right thing.
- **Growth:** Strive to be the best. Be the best personally, professionally, and financially. Create a replicable process as a foundation to build on.
- **Fun:** There must be a balance of work and play and we feel they can be incorporated into one and the same.

THE LOREM IPSUM APPROACH

CUSTOM PLANNING

Our plans are tailored to each client, and we work diligently to understand your goals.

COMPREHENSIVE PLANNING

From investments to retirement planning, there are a lot of things at stake. Let's look at the whole picture together.

EXPERIENCED SUPPORT

Our firm offers a dedicated team of 10, including 6 Certified Financial Planner™ professionals with more than 100 years' combined experience.

YOUR TEAM FOR THIS ENGAGEMENT



John Doe CFP® **Wealth Consultant**

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Jane Smith CFP®, CSLP®, MBA **Director of Financial Planning Services**

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*The 2018 ranking of Forbes' Top 1,000 Next Generation Wealth Advisors recognizes advisors born in 1980 or later with a minimum of four years of experience. Overall, 5,832 advisors were considered, and 1,000 (17 percent of candidates) were recognized. [Click here](#) for the full methodology that Forbes developed in partnership with SHOOK Research.

Advisors were rated based on a proprietary algorithm of qualitative and quantitative criteria: assets under management, revenues generated for their firms, client retention, industry experience, credentials, and compliance records. SHOOK Research also employs an opinion-based weighting system that prioritizes its preferred "best practices," which include business models, activities, processes, and structure.