

# FEE SCHEDULE

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**Initial Consultation-Introduction..... FREE**

**Retirement Planning Analysis.....\$265.00**

A First-Class Retirement begins with our Retirement Outlook Analysis. It shows you the big picture by being completely objective, clear and easy to understand. The analysis encompasses your investments, retirement accounts, estate planning, Social Security, pensions and insurance. We will create a year-by-year analysis showing what your current retirement picture will look like if you continue on the same path, and offers recommendations that may help improve your retirement outlook.

**Financial Planning Analysis.....\$265.00**

Financial planning will provide direction and discipline. Without direction, people often make impulsive, random decisions which may actually conflict with each other and compound the problem. The financial planning process integrates your resources with your goals and objectives. It strives to help you achieve your lifetime goals by providing clarity to your actions. Your plan will examine your present financial situation, review your insurance needs, analyze your investment selection, look for ways to minimize your taxes, help you to determine how much you'll need to accumulate for retirement, college and any other special goals, along with estate planning.

**Annual Fee.....\$150.00**

*(Starting first year)*

As a retirement or financial planning client you will receive:

- Plan implementation
- Annual plan updates and reviews
- Online performance reports
- 401(k) recommendations *(while you remain employed)*
- Access to our professional team
- Access to our client educational classes

**401(k) Advantage.....\$195.00**

*(No additional charge for planning clients)*

We understand that while you are still working, your 401(k) and other employer retirement plans can represent a lion's share of your wealth. Because most employers offer very limited investment advice, we will provide you specific recommendations on how to best allocate your investments to best meet your long-term objectives. This service will be provided while you remain employed.

## **Investment Management Fee**

Townsend is a Registered Investment Advisory firm which means that we have a fiduciary responsibility to our clients. We will develop an investment strategy and make recommendations based on your objectives and risk tolerance. We believe that active portfolio management will yield better results. Considering that economical, financial and geopolitical change is inevitable, we adapt to changes as changes are needed. We have two platforms for you to invest; either Portfolio Advantage if you prefer investing in mutual funds and/or Dynamic Advantage if you prefer investing in stocks. Our management fee is 1.25% or less, depending on the platform and size of the account(s). \* See ADV

**Medicare Consultation.....\$195.00**

*(No additional charge for planning clients)*

We help you prepare for the complex retiree healthcare system we call Medicare, including how to fill the gaps. We will also help you to plan for the possibility of long-term care as well.

## **Estate Planning**

Fees for estate planning such as wills, side documents and trusts are charged separately by qualified attorneys.

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Please visit our Website at [www.TownsendRetirement.com](http://www.TownsendRetirement.com)

## **Insurance Products**

We work as brokers and represent the client's best interest. Should the client want or need insurance products such as life insurance, long-term care insurance, disability insurance or annuities, we shop the market on their behalf. If the insurance product is purchased through us, we receive commissions directly from the insurance company.

## **Referrals are Essential**

We welcome the opportunity to work with your family, friends and coworkers.

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*Securities America and its representatives do not provide tax or legal advice. Tax law is subject to frequent change; therefore, it is important to coordinate with your tax advisor for the latest IRS rulings and specific tax advice, prior to undertaking an investment plan.*



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