







Which Service is Right for You?

	Specialized Classes	Financial Consulting Service	Capital Advisory Service	Capital Management Service
Specific Planning Question?				
We Create the Plan – YOU Implement and Manage				
We Create the Plan – WE Implement and Manage				

Specialized Classes: As our way to give back to our community, we offer a variety of free (or close to it!) topic-oriented classes ranging from Ethical Wills, to Investments 101, to Women and Finance, to iMoney for Teens! See <http://www.pauleyfinancial.com/money-matters> for details.

Financial Consulting Service: This is an hourly consulting service designed to provide answers for those who have specific financial issues they'd like to address. With no ongoing commitment, this service provides tailored advice and education designed to answer your financial questions. Examples of common topics: When can I retire? Can I send my kids to school and still retire? Which goal should I fund first? Can I buy that lake/beach/mountain home? Can you help me get grounded after a significant life event such as a divorce, death or loss of job? How or how much can I donate to my philanthropic causes? *ETC!* NOTE: This service does not include specific investment recommendations – for help with those, see our other services listed below.

Capital Advisory Service: This is an annual service designed to address the major areas of financial planning (goals, debt management, cash flow, employee benefits, tax planning, insurance needs, and estate planning) as well as portfolio design/management during semiannual meetings with an advisor. All areas may not be addressed at each meeting, but the focus will be on the issues of most concern to the client. To make the meetings efficient, the client will be requested to provide certain information in advance. In a nutshell, we educate you, provide advice/recommendations, and give you guidance as to how you can best implement solutions which meet your needs.

Capital Management Service: This service includes all that the Capital Advisory Service provides, but, additionally, frees you of the burden of implementation and maintenance of your plan and accounts. This service allows you to invest your time in other pursuits, knowing with confidence that we are rolling up our sleeves and “doing the work” including managing accounts, researching investments, rebalancing portfolios, executing trades (only with your permission), coordinating with your other professional advisors such as your accountant or estate planning attorney, providing quarterly reports on your goal accomplishment as well as your portfolio, providing tax planning and preparation reports, providing specialized counsel and resources for home/rental/auto transactions and generally standing ready to assist when “*life happens.*” We provide virtually unlimited planning support. Your investments will NOT be custodied with Pauley Financial, but instead with TD Ameritrade as a safeguard for you.

Fees and Billing

Financial Consulting Service

\$300/Hour Payable at Time of Service

Capital Advisory Service

- For portfolios valued less than \$500K, this is a flat-fee service of \$3,000 per year. The fee is payable in full at the first of the semi-annual meeting.
- For portfolios valued greater than \$500K, this service is priced annually at a rate of 0.6% of the portfolio value at the first semi-annual meeting. The fee is payable in full at the first of the semi-annual meeting.

Capital Management Service

- For portfolios valued less than \$500K, this is a flat fee service of \$5,000 per year payable in quarterly installments at the commencement of each quarter.
 - For portfolios valued greater than \$500K, this is a tiered-fee service based upon your portfolio size on a decreasing scale as follows: 1.00% on the first \$1 Million, 0.75% on the next \$2 Million, 0.5% on the next \$2 Million and 0.25% on any amount greater than \$5 Million. Payments are made quarterly in arrears based upon portfolio value at the end of each quarter.
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