TOWNSEND
FINANCIAL PLANNING

Wealth Management Services

A comprehensive approach to all parts of a client's financial life

Wealth Management bundles financial planning services and investment management together for one fee.
Clients are able to elect or opt-out of additional services. Included services and fees are detailed below.

	ESSENTIAL <$750,000 AUM	PRIME $750,001 – $999,999 AUM	LEGACY $1,000,000+ AUM
INVESTMENT MANAGEMENT			
Annualized Asset-Based Fee	1%	1%	1% – .25%*

* Once assets under management exceed $1 million, we do not charge an upfront fee or annual retainer. Our fee is a percentage of assets under management; as your assets increase, the blended rate decreases.

Investment Management services include: Portfolio Monitoring, Trading, Capital Gain/Loss Evaluation, Investment Policy Statement, Daily Cash Monitoring, Asset Allocation, Asset Location, Dollar-Cost-Averaging, Periodic Investment Plans, Periodic Distribution Plans, Risk Tolerance Updates

	ESSENTIAL <$750,000 AUM	PRIME $750,001 – $999,999 AUM	LEGACY $1,000,000+ AUM
GENERAL FINANCIAL PLANNING			
Annual Fee	$1,200 – $1,800	$0	$0
Retirement Projections and Updates	✓	✓	✓
Education Planning	✓	✓	✓
Cash Flow Planning	✓	✓	✓
ADVANCED FINANCIAL PLANNING			
Annual Fee	N/A	$0	$0
Tax Planning		✓	✓
Social Security Maximization		✓	✓
Insurance Analysis		✓	✓
Financial Planning for Children		✓	✓
Real Estate Analysis		✓	✓
Retirement Distribution Strategies		✓	✓
Roth Conversion Analysis		✓	✓
Charitable Giving		✓	✓
Estate Planning		✓	✓
Business Entity Selection Advice		✓	✓
RELATIONSHIP MANAGEMENT			
Annual Fee	N/A	$2,000	$0
Tax Professional Coordination		✓	✓
Estate Professional Coordination		✓	✓
Insurance Professional Coordination		✓	✓