


# S E R V I C E C O M P A R I S O N C H A R T

	<b>\$O\$: Hourly Second Opinion Service</b>	<b>GPS: Goal Planning Service</b>	<b>Broad-Based Financial Plan</b>	<b>Advanced Portfolio Management</b>	<b>Affordable Family Office Service</b>
Topic-Specific Financial Planning to suit your needs	✦		✦		✦
Cash Flow and Debt Management		✦	✦		✦
Financial Statement Analysis		✦	✦		✦
Education Planning			✦		✦
Insurance Analysis			✦		✦
Cash Flow Based Retirement Planning and Analysis			✦		✦
Goal-Based Retirement Planning and Analysis		✦	✦		✦
Estate Plan Analysis and Review			✦		✦
Income Tax Planning			✦		✦
Risk Tolerance/ Investment Planning		✦	✦	✦	✦
Portfolio Rebalancing		✦	✦	✦	✦
Performance Reporting				✦	✦
Daily Investment Management				✦	✦
Annual Tax Preparation					✦
Meeting Frequency	As requested	Minimum of 2 meetings	Minimum of 4 meetings	Minimum of 2 meetings per year	Unlimited meeting access
Ideal Application	For clients who have questions on a variety of topics they need answered or need a second opinion on a major financial decision.	For clients who are not yet retired and would like to see if they are on the right track towards achieving their financial goals. They want to be able to compare scenarios.	For clients who want to remove uncertainty and provide a roadmap for all aspects of their financial life. They prefer to do their own portfolio management.	For clients who already have a financial plan and solely prefer to out-source professional construction and day to day management of their portfolio.	For clients who need or prefer professional guidance and advice in their financial life. They would like to have D3 on retainer to assist them in a holistic financial perspective.
Fee	\$200/Hour	One-time fixed price based on discounted hourly rates	One-time fixed price based on discounted hourly rates	0.5% of assets under management with an annual minimum	1.0% of assets under management with an annual minimum

*D3 Financial Counselors is an independent, fee-only, fiduciary financial consulting firm. We provide high quality service and do not accept commissions. Clients hire us for our focus on Ethics, Education and Experience.™*

*Our planning services provide clients peace of mind. Our strategies reduce financial uncertainty.*

## SECOND OPINION SERVICE

For clients that need topic specific financial advice, like retirement planning or investment reviews, we offer hourly appointments. We meet with clients at times convenient for them, and the hourly rate allows clients to manage the cost. Our consultations provide specific recommendations for improving a client's financial situation that can be implemented immediately.

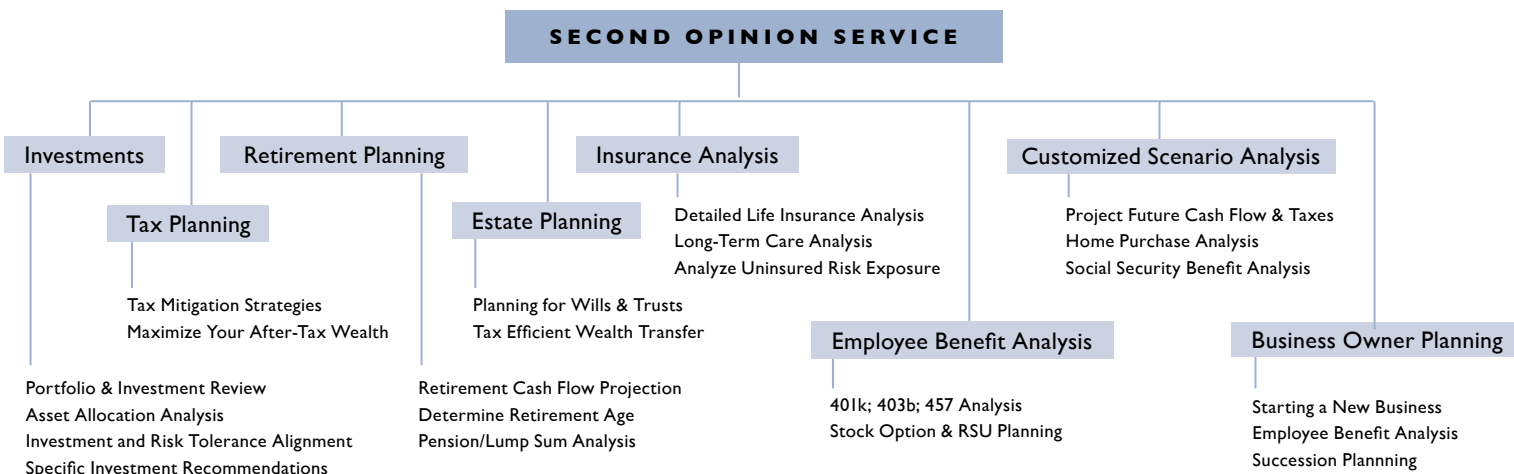
## GPS: GOAL PLANNING SERVICE

For clients who solely want to see if they are on track to meet retirement goals, we offer our Goal Planning Service, or GPS. Like a GPS, this service helps our clients to determine where they are, and what steps they need to take to achieve their financial goals. The plan also includes specific investment

recommendations structured to their unique retirement goals. A GPS plan typically requires 15 to 20 hours to prepare.

## BROAD-BASED FINANCIAL PLAN

The Broad-Based Financial Plan is designed for clients who would like us to analyze every aspect of their personal finances. We create a personalized financial plan covering a broad range of topics including: tax savings, retirement planning, investments, insurance, college planning and estate planning. The plan includes specific investment recommendations structured to achieve cash flow needs, while consistent with risk tolerances. A Broad-Based Plan typically requires 40 to 50 hours to prepare.

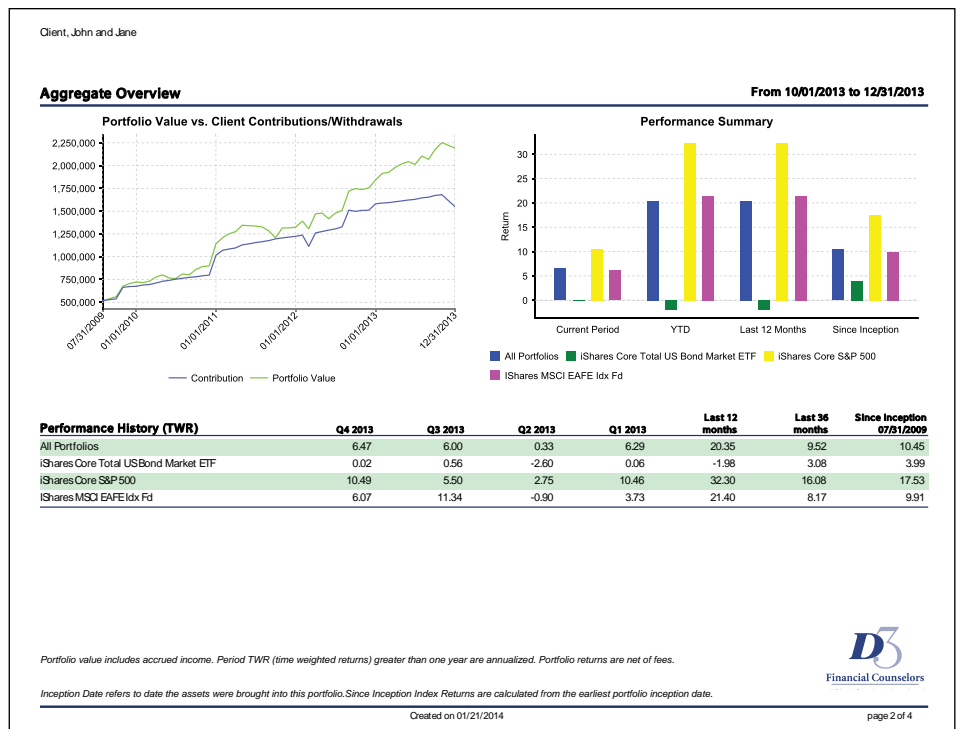
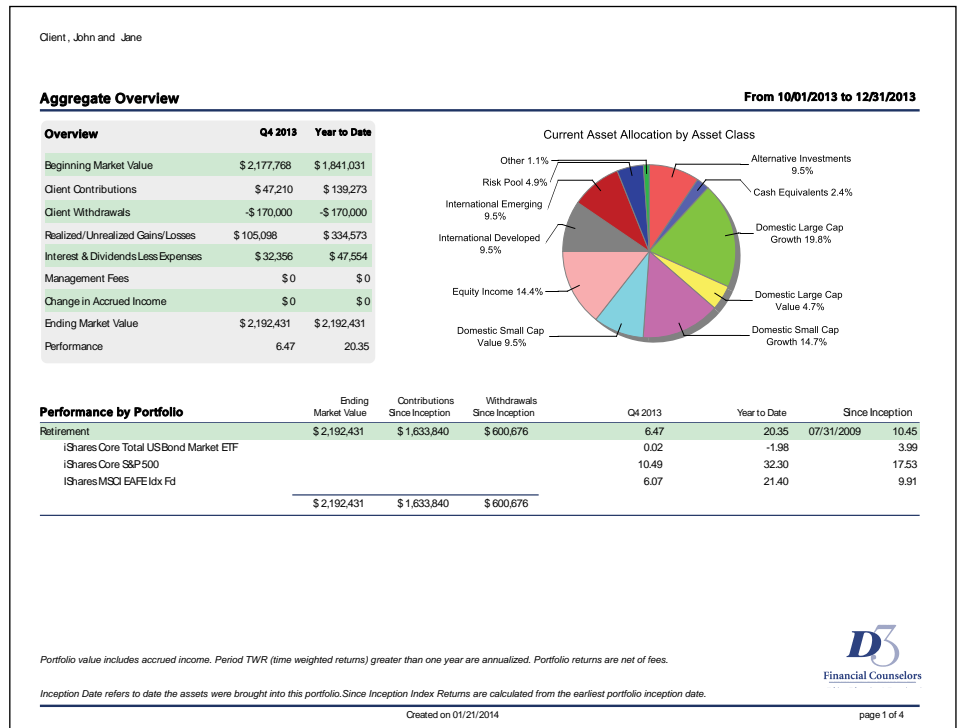


*Above: Examples of topics covered by our Second Opinion Service*

For clients who are too busy to manage their own portfolios, or don't have the desire to, D3 Financial Counselors has a team of dedicated CFA™ and CIMA® certified portfolio managers to manage and monitor their portfolio on a daily basis. We utilize a list of thoroughly researched mutual funds and exchange-traded funds, in addition to index funds, with a strategy consistent with a client's financial planning goals and risk tolerance. Portfolios are adjusted to anticipate market changes, or when a client's need changes, and are monitored daily with CFA™ compliant performance reported semi-annually. We offer this service as a percentage of the assets we manage, or on a fixed quarterly retainer basis.



*We monitor and evaluate your investments every business day.*



*Above: Examples of performance reports. TWR is unique to each client portfolio.*

For clients who want to outsource their financial needs, we combine our Advanced Portfolio Management service with a full suite of financial planning services. We start with the creation of a complete broad-based financial plan, including specific investments structured to achieve cash flow needs, while consistent with a client's risk tolerance. We analyze estate and retirement planning needs, as well as insurance needs, and offer specific recommendations.

Each year we prepare our clients' federal and state tax returns, looking for tax savings strategies to benefit them in the following year. We then use the tax return data to update their financial plan and complete an annual financial plan update. Our knowledge of our clients' tax situations allows us to manage their portfolio in the most tax efficient manner.

We provide detailed investment performance reporting on a semi-annual basis. We assist with the administrative work to consolidate clients' accounts, making it easier for clients to manage their wealth. We offer this service as a percentage of the assets we manage, or on a fixed quarterly retainer basis.

## Ethics

*As a fee-only fiduciary investment advisor, our work is subject to the highest ethical standards in the financial industry.*

## Education

*Our professionals have earned MBAs, CFPs, CPAs, and CFAs.*

## Experience

*We offer over 50 years of combined experience in investment management.*



### **What we do for our Family Office Service clients throughout the year:**

**JANUARY-FEBRUARY** We will update, and discuss with you, the performance of your portfolios to compare the actual rate of return with the target rate of return in your plan. We will recommend changes, if necessary, and collect your tax information.

**MARCH-APRIL** We prepare tax returns and coordinate reviews with our contracted CPA. We determine if IRA contributions are beneficial and will look for tax saving strategies to implement throughout the year.

**MAY-JUNE** We will update your financial plan with your new tax information, as well as any changes that you think should be incorporated. We will review the financial implications of the updated plan with you.

**JULY-AUGUST** We will update, and discuss with you, the performance of your portfolios to compare the actual rate of return with the target rate

of return in your plan. We will review your risk tolerance to ensure that your investments are aligned with your goals. We will recommend changes, if necessary, to rebalance your portfolios to better achieve your goals.

**SEPTEMBER-OCTOBER** We will analyze your tax situation and implement investments and/or transactions to maximize your after-tax income. We will review your insurance situation and recommend changes, if necessary, reflecting new programs and tax laws.

**NOVEMBER** We will review your estate plans and charitable intentions. We will then work with you to update any estate planning documents (wills, trusts, etc). We also host our Annual Client Appreciation Event.

**DECEMBER** We will implement any year-end tax minimization strategies. We also review our asset allocation models relative to the outlook for world economies, striving to manage the anticipated risk and reward of our client's investments for the coming year.

# P R O F E S S I O N A L   D E S I G N A T I O N S

## **Certified Financial Planner (CFP®)**

The Certified Financial Planner (CFP®) designation is awarded by the Certified Financial Planner Board of Standards, Inc. (CFP Board). To receive the designation, candidates must possess a Bachelor's Degree or higher from an accredited institution, complete specific course training and pass the 10 hour CFP Board Certification Examination. After passing the examination, they must fulfill a three year full-time work experience requirement. The designation is awarded upon completion of the work experience. CFP's are required to adhere to the CFP Board Code of Ethics and Professional Responsibility and to the Financial Planning Practice Standards. To maintain certification, CFP's are required to complete continuing education courses on an on-going basis.

## **Chartered Financial Analyst (CFA)**

The Chartered Financial Analyst (CFA) designation is an international professional certification offered by the CFA Institute. Candidates must complete a series of three six-hour exams, possess a Bachelor's Degree from an accredited institution (or have equivalent education or work experience) and have 4 years of qualified, professional work experience. CFA charterholders are also obligated to adhere to a strict Code of Ethics and Standards governing their professional conduct.

## **Certified Investment Management Analyst (CIMA®)**

The CIMA® certification, issued by the Investment Management Consultants Association (IMCA), is focused on advanced investment consulting. The CIMA® professional integrates a complex body of investment knowledge to provide objective investment advice and guidance to individuals and institutions. CIMA's analyze portfolios' profits, losses, and rates of return.

Today, the financial services industry recognizes the CIMA® certification as the standard for advanced investment consulting. The CIMA® credential communicates to clients and peers that the consultant has completed a rigorous process reflecting a high level of competency, professionalism, and investment expertise.

## **Certified Public Accountant (CPA)**

Certified Public Accountant (CPA) is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination, and have met additional state education and experience requirements for certification as a CPA.

The Uniform CPA Exam tests primarily the understanding and the ability to apply authoritative literature that are universally adopted by all US jurisdictions or are federal in nature. CPAs are required to take continuing education courses in order to renew their license.

## **Personal Financial Specialist (PFS)**

A Personal Financial Specialist (PFS) is a CPA with the powerful combination of extensive tax expertise and comprehensive knowledge of financial planning. This knowledge is critical to obtaining the most valuable, objective advice possible. All areas of personal financial planning including estate, retirement, investments and insurance have tax implications, and the PFS professional has the ethics, education and experience to get the job done right.

## **Certified Specialist in Estate Planning (CSEP)**

The Certified Specialist in Estate Planning® (CSEP) program consists of a curriculum of core and elective courses specifically designed to enhance and expand practical knowledge. Candidates must complete six courses, as well as two electives, and pass a related exam for each. The courses offered in the CSEP program vary in level of knowledge

from basic to advanced. CSEPs are required to take continuing education courses to maintain their certification.

## **Registered Paraplanner® (RP®)**

The Registered Paraplanner<sup>SM</sup> certification issued by the College For Financial Planning (CFFP), is an extensive program encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. The RP® professional incorporates and applies this complex body of financial planning knowledge to provide effective data analysis and support.

## **Master of Business Administration (MBA)**

The Master of Business Administration (MBA) is a graduate degree designed to help people run businesses. The MBA program core courses focus on areas of business such as accounting, finance, marketing, human resources and operations management.

## **Master of Science—Personal Financial Planning (MS)**

The Master of Science in Personal Financial Planning (MS) is a graduate degree designed to provide financial planning students and professionals the ability to develop and specialize their expertise in financial planning. Most of the MS program's core courses focus on additional depth and analysis into various areas of financial planning such as client communication and counseling, retirement planning, risk management, estate planning, charitable planning, advanced income tax planning, advanced portfolio management and professional technology.