



## Comprehensive retirement planning

If you or someone you know will be retiring soon or is already retired, it's important to have a plan that covers much more than an investment allocation and withdrawal schedule.

We'll design a retirement plan that addresses all aspects of your financial life, including:

- ❑ **A retirement readiness roadmap** – we'll determine how much savings you need to retire and a strategy for getting there faster
- ❑ **Taxes** – we work year-round on strategies to reduce your taxes. Your plan may include tactics like Roth conversions and tax loss harvesting.
- ❑ **Investments** – we'll review your portfolio and recommend optimizations based on your risk tolerance and goals
- ❑ **Health care** – we'll review your health and long-term care options, and even help you enroll in marketplace or Medicare plans
- ❑ **Cash flow planning** – we can help keep your spending, saving, and debt management aligned with your income and financial goals
- ❑ **Risk management** – we'll review your home, auto, umbrella, disability, and life insurance to ensure your financial assets are adequately protected
- ❑ **Estate planning** – we'll advise on your wills, trusts, POAs, and beneficiaries, and review the tax implications for you and your heirs
- ❑ **Gifting** – we'll identify tax-advantaged options for gifting to loved ones and charities
- ❑ **Anything else financial** – we answer questions like "should we pay off the mortgage or refinance?", "should I annuitize my pension or take a one-time lump sum?", "what should I do with this extra cash?"

## Fiduciary advice for one fee

As fee-only advisors, we are only paid by our clients. That eliminates conflicts of interest and means your best interests are always our only priority.

The fees you pay are based on how you'd like your investment accounts managed:

**Financial Planning (1 year)** – You're comfortable managing your accounts and implementing our investment recommendations without help. The annual fee is based on plan complexity, typically \$4,800. After the first year, you'll have the option to extend services at a discounted monthly fee.

**Wealth Management (ongoing)** – We manage your accounts and take care of all related tasks such as rebalancing, tax loss harvesting, and transfers. The annual fee is split into quarterly amounts and paid from your Schwab accounts.

Managed Accounts Total	Annual Fee
\$0 to \$500,000	1.00%
\$500,001 to \$1,000,000	0.90%
\$1,000,001 to \$2,000,000	0.80%
\$2,000,001 to \$5,000,000	0.70%
Amounts above \$5,000,000	0.50%

**Let's create your retirement plan!**

[www.arnoldmote.com](http://www.arnoldmote.com)

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