

RETIRE CONFIDENTLY

Comprehensive Retirement Planning
Fee-Only Fiduciary Advisors



MORE THAN AN INVESTMENT STRATEGY

An investment portfolio allocation and withdrawal strategy are table stakes in retirement planning.

A good plan also covers numerous financial issues retirees find difficult to navigate on their own -- from taxes and Roth conversions, to annual Medicare decisions and asset protection.

Your Arnold & Mote retirement plan will address all of these topics and more. After we analyze your top options, we'll recommend what's in your best interest. You always get fiduciary advice made without any conflicts of interest because we are only paid by you, our clients.

Read on to learn more about our retirement planning and fees.

Let's create your retirement plan!
www.arnoldmote.com (319) 393-4020



ELEMENTS OF A
COMPREHENSIVE
RETIREMENT PLAN

ONE FEE FOR ALL
SERVICES





ONE FEE FOR ALL SERVICES

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

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

<u>Managed Accounts Total</u>	<u>Annual Fee</u>
\$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%
More than \$5,000,000	0.50%

ELEMENTS OF YOUR PLAN

Comprehensive planning. Fiduciary advice.

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?”

