

Service Offerings

(Financial Planning, Investment Management, Wealth Management)

Personal Financial Plan

A Financial Plan is for...

- ❖ Individuals and families with specific financial goals (retirement, education, savings, etc)
- ❖ People with complex investment strategies (retirement plan, multiple IRAs, real estate)
- ❖ People who would like a detailed analysis of retirement needs and a plan that can be used to measure progress

A Financial Plan includes...

- ❖ An initial meeting to go through the goals and information that will be used to create the Plan
- ❖ On-going communication to clarify information
- ❖ A final meeting to present the Plan, clarify recommendations, and go through what-if scenarios
- ❖ A softcopy of the plan, as well as access to financial planning tools to run your own what-if scenarios
- ❖ Follow-up calls or meetings to support successful implementation of the plan

Financial Plan components...

A financial plan is considered a living document as opposed to a one-time snapshot. Each Plan is unique depending on individual goals and priorities, but several typical topics are listed below.

- Retirement income requirements
- Insurance Requirements
- Investment allocation
- 401k/403b recommendations
- Beneficiary audit
- Long-term care needs
- Risk management
- Employee benefits/stock options

Investment Management

Investment management is for...

- ❖ Individuals who don't have the time or tools to follow the markets, research investments, and respond to events that could impact a portfolio
- ❖ Small businesses who want to provide retirement plans for their employees

Our investment philosophy...

- ❖ We use a "personal endowment" approach with strong attention to risk management, which we believe provides a better opportunity for consistent, long-term growth than simply following the market. The goal is to achieve positive returns in a variety of market conditions, while mitigating the risk of life events derailing your plan.
- ❖ Although our management technique is by no means unique, it does provide more value than simply buying some mutual funds and hoping the market goes up in the timeframe you need it to. The details do not fit into a paragraph, so please schedule a no-cost consultation if you would like to learn more.

Wealth Management

Wealth management is for...

- ❖ High net worth individuals and families with more complex risk management, estate planning, tax planning, and wealth transfer planning needs.
- ❖ Wealth management may incorporate various forms of insurance or alternative investment vehicles to reduce risk and plan for the long-term transfer of wealth to future generations.

Fees

Comprehensive Personal Financial Plans

VFM provides financial plans for clients who also have an investment-management relationship. Therefore, financial planning is included as part of the investment management fee described below.

Investment Management / Wealth Management

On-going investment management fees are deducted quarterly and are based on Assets Under Management (AUM). The fee schedule below applies to clients with at least \$1M in AUM, and smaller clients who do not desire a full financial plan.

Assets Under Management	Annual Fee (payable quarterly)
\$0 - \$1,000,000	1.00%
Next \$2,000,000 (up to \$3M)	0.75%
Over \$3,000,000	0.50%

Due to the time and effort involved in developing a full financial plan, we need to charge a little more for clients with less than \$1M in AUM. The fee schedule below applies to clients who desire financial planning but have less than \$1M in AUM.

Assets Under Management	Annual Fee (payable quarterly)
\$0 - \$500,000	1.20%
Next \$500,000 (up to \$1M)	1.10%
Over \$1,000,000	See Above

Small Business Retirement Plans

The advisor fee for 401(k) and 403(b) plans is 0.50%. Administration and custody fees are billed by the plan administrator, and all fees are fully disclosed and transparent. Advisor fees for small business SEP-IRA and SIMPLE IRA plans will be negotiated on a case-by-case basis.