

■ FINANCIAL FOUNDATIONS



A FINANCIAL PLANNING SERVICE FOR
YOUNG PROFESSIONALS

 **PARTNERS**
IN FINANCIAL PLANNING

Financial Foundations Services Overview

SERVICE	FINANCIAL FOUNDATIONS
Financial Planning	<ul style="list-style-type: none"> • Goal Setting • Debt Reduction Planning • Costly Mistake Avoidance • Insurance Analysis • Basic Estate Planning • Basic Tax Planning
Investment and Savings Planning	✓
Balance Sheet Tracking	✓
Annual Portfolio Rebalancing	✓
Access to Institutional Custodians	✓
Tax Filing	For an additional fee
Periodic Update Meetings	Phone, Video, Email
Ongoing Consultation	Unlimited phone or email on covered subject areas

Financial Foundations is a service tailored to young professionals in their 20s, 30s, and 40s. There are no asset minimums, and this service provides an affordable option for young professionals who desire the knowledge and advice of a CERTIFIED FINANCIAL PLANNER™ professional. This service focuses on your financial health early in your professional life so you will be better protected, more prepared, and achieve greater financial success in the future.

We are a Fee-Only fiduciary financial planning firm. This means our fee is the only compensation we receive, so you can be confident your best interest is our only focus. You will pay an initial fee that covers the first three months of our planning services. You will then pay a monthly fee based on your investment assets. See the back of this brochure for pricing.

Our firm looks to form long-term relationships with clients. As a result, you will work one-on-one with a dedicated financial planner and begin a relationship that we hope will last many years. Please let us know if we can provide any further information regarding our firm or this program.



As part of this program, you will be expected to save and invest at least a certain percentage of your income, as shown in the graph below. Over time, our objective will be to help you grow your assets and eventually graduate to our comprehensive financial planning service offering.

SAVINGS GOAL GUIDELINE

	AGE	TARGET ANNUAL INVESTMENT
These rates are age-based industry benchmarks for the recommended savings rate for those with investment assets of less than \$300,000.	20s	10% of Gross Income
	30s	15% of Gross Income
	40s	20% of Gross Income

Financial Foundations Fee Schedule

INITIAL PLAN FEE

First three months paid up-front

MONTHLY RECURRING FEES

INVESTMENT ASSETS	MONTHLY FEE
\$0 to \$100,000	\$100 per month
\$100,000 to \$200,000	\$150 per month
\$200,000 to \$300,000	\$200 per month
\$300,000 to \$400,000	\$250 per month
\$400,000 to \$500,000	\$300 per month

OPTIONAL TAX FILING

\$600

Higher fee may apply, depending on complexity

PAYMENT METHOD

We require that our monthly recurring fee be debited from your checking account and deposited into a TD Ameritrade Brokerage Account or that the fee be taken from your Brokerage Account Assets.



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