Client Engagement Options

	CHARACTERISTICS	FREQUENCY	COST
Financial Planning Services	Advice-based relationship Comprehensive in-depth analysis of some or all of the following areas: Net Worth and Cash Flow Risk Management Investment Planning Education Planning Income Tax Planning Retirement Planning Estate Planning	Minimum of three or four meetings per year. Continued review of your financial plan with a formal update completed annually. Ongoing monitoring of progress toward your goals.	Annual fee for financial plan based on complexity. No obligation to implement. Commission or fees earned if products/investments are implemented.
Asset Management	Professionally managed asset allocation strategies. Custom open architecture portfolios. Broad spectrum of investment vehicles.	Quarterly or annual reviews depending on platform chosen. Ongoing monitoring, rebalancing, and adjustments.	Fees based on managed account platform chosen and account size. No commissions paid. Compensation earned through account fees.
Product-Based Solutions	Tactical solutions for a specific need.	Annual review of account performance and contact related to account issues.	Commission earned on product/ investment sales.

Barnum Financial Group's Center for College Planning

BARNUM FINANCIAL GROUP | Center for College Planning

6 Corporate Drive, Shelton, CT 06484

With Additional Offices Throughout the Tri-State Area

T: (203) 513-6318 | **F:** (203) 513-6080

college@barnumfg.com | www.BarnumForCollege.com