Client Engagement Options

Solutions Built for You

BARNUM FINANCIAL GROUP

	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. • On-going 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. • On-going 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.