

ON-GOING STEWARDSHIP OF YOUR WEALTH	Wealth Management Systems Only (Client Website)	Outside 401(k) Morningstar® Investment Detail Reports (PCAP)	TruWealth® Check-up (Financial Planning Renewals)
Wealth Management Systems™ for One Year	✖	✖	✖
Access to Financial Planning Staff	None	Limited	Unlimited
Online Documents Storage	Limited	Limited	Unlimited
Updates for Hard-Coded Assets	None	Limited to 401(k) Assets + Advisor Assisted	Unlimited + Advisor Assisted
Stewardship Meetings	None	One	Two
Review of Mind Map & Decision Free Zone/Tasks Tool			✖

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Balance Sheet & Cash Flow Review			✂
Historical Net Worth Review			✂
Education Planning, Buy/Sell and/or Goal Review			✂
Retirement Cash Flow Projections			✂
Income Distribution Strategy Update			✂

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Income Tax Review			✍
Financial DNA Review with Financial Personality & Communications Style Discussion			✍
Income & Investment Protocol Review			✍
Account & Income Monitoring by Bucket for Purposes of Monitoring Cost; Risk & Return Relative to Benchmarks based on Personal Income & Investment Tool	No, but Separate Complementary Money-Weighted (IRR) Performance Review Meeting for Assets Held at Kirsch & Associates	Cost, Risk & Return Relative to Benchmarks for 401(k) Assets Only	Yes, for Advisory Asset Accounts with Kirsch & Associates, this is included in the Money Management Process as a Separate Meeting

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Time-Weighted Performance Review & Comparison to Long-Term Assumptions in TruWealth Strategic Plan	No, but Separate Complementary Money-Weighted (IRR) Performance Review Meeting for Assets Held at Kirsch & Associates	Performance Review for 401(k) Assets Only	Yes, included in Money Management Process as a Separate Meeting
Money-Weighted (IRR) Performance Reports	Complementary for All Money Under Management with Kirsch & Associates		
Fortigent Performance Reporting	Quoted upon Request		
Asset Allocation Review & Recommendations		Based on self-determined Risk Tolerance	Complimentary

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Market Update & Outlook		✎	✎
Insurance Policy Summary Review			✎
Risk/Insurance Needs Review			✎
In Force Policy Review – Kirsch as Agent			✎
In Force Policy Review – Outside Agent			+ \$250/Policy

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Legacy & Estate Plan Review			✍
ICE Document & Family Giving Policy Review			✍
Professional Team Meeting			✍
<b>Annual Fee</b>	<b>\$250</b>	<b>\$500 for up to Five Options; + \$25/Option Thereafter</b>	<b>\$5,000</b>
Discount for Concierge Wealth Management Experience (Assets Under Management with Kirsch & Associates)	Yes, Up to 100% of Annual Fee		

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<p align="center">Discount for Qualified Referrals</p>	<p align="center">Yes, Up to 100% of Annual Fee</p>		