

Thank you for the opportunity to help you chart your financial course. After a no-obligation initial conversation I charge \$2,500 for a thorough financial analysis. The fee includes:

- Collecting data about your finances, goals and concerns,
- Analyzing that data and additional research associated with unique situations,
- Preparing and presenting a final report,
- My structural recommendations for your estate, generational transfers, savings, taxes, life and liability protection and organizing your finances,
- My investment recommendations – including a description of all costs associated with the proposed portfolio,
- Consulting with your attorney and CPA if you and they feel it is appropriate and
- Talking with as many of your family members as possible.

We start with your needs, concerns and dreams followed by a detailed review of your financial life. The first draft concentrates on how well what you have will support your desired retirement lifestyle. Once we have a working target, I'll stress-test that with your other goals.

If you become a valued client, the costs of ongoing plan maintenance are included in our service. I encourage you to consider that the most important thing we will do for you. If you don't join us, your documents will be returned except for correspondence we need to keep for regulatory compliance.

In either case; all conversations are strictly confidential unless you give me expressed permission to share information with your other advisors or family. You will receive the contract, all disclosures and questionnaire before you commit.

Thanks again for considering us and I hope we can help pursue your goals.

A handwritten signature in blue ink that reads "Skip Helms". The signature is written in a cursive, flowing style with a horizontal line underneath the name.

Skip Helms
LPL Financial Advisor