FLAT-FEE FINANCIAL PLANNING AND INVESTMENT ADVICE

You can do it yourself, but you don't have to do it alone.

Our clients begin with a Comprehensive Plan (most common) or Limited Review, depending on their needs and objectives. After the initial process, our clients start either AptusCare (most common) or AptusCare Limited ongoing support, again depending on their needs and objectives. Each year our clients meet for Annual Reviews.

We ask our clients to commit to at least one year of ongoing support and at least the first annual review. Most of our clients stay with us much longer. Aptus is typically a good fit for those who desire a long-term trusted relationship with an advisor but can implement their plan mostly on their own with our guidance.

Please note that the cost of our services may be subject to inflation adjustments on January 1 of each year. Any potential increase will be based on changes in the Consumer Price Index for All Urban Consumers (CPI-U).

	Initial Process	
	Comprehensive Plan*	**Limited Review**
Typical Clients	DIY investors; early- to mid-career professionals looking for detailed guidance across a range of financial planning and investing topics	Confident, experienced DIYers; early- to mid-career professionals with a solid financial foundation looking for answers to a limited set of financial questions
Upfront, One-Time Planning Fee	$3,360	$1,680
Initial Planning Process	Two 2-hour Zoom meetings; advisor-led process; detailed written planning report; full review of cash flows, contingencies, debt management and investing	One 90-minute Zoom meeting; client-led process; brief summary planning report; review of 1-2 planning topics and a 2nd set of eyes on financial situation
Initial Aptus Prep and Planning Time (Outside Meetings)	Approximately 8 hours	Approximately 4 1/2 hours
Typical Ongoing Support	AptusCare, but can choose AptusCare Limited anytime if decide need less support	AptusCare Limited, but can choose AptusCare anytime if desire more support

* For retirees/near-retirees, business owners, or other client situations requiring more planning time, there is an additional upfront, one-time charge of $1,120 for an enhanced comprehensive plan (representing 4 hours of additional time).

	Ongoing Support	
	AptusCare	**AptusCare Limited**
Typical Clients	DIYers wanting help implementing their plan and achieving their goals	Confident, experienced DIYers wanting an ongoing 2nd set of eyes
Recurring Monthly Fee	$187	$93
Commitment	We ask our clients to commit to at least 12 months of support; most clients remain on AptusCare or AptusCare Limited long term, but can transition between services	
Planner Assessments (Time Thinking About Clients)	In-depth look at client situation approximately every 2 months; outgoing planner communication when appropriate	Brief look at client situation approximately every 3 months; outgoing planner communication when appropriate
Zoom Meetings, Emails, and Phone Calls	Up to 2.5 hours per year	Up to approximately 30 minutes per year
Additional Services	Monthly newsletter; ongoing monitoring of economic environment, investment landscape, tax considerations and financial planning best practices	

	Annual Reviews - For Existing Clients Only
	Both AptusCare and AptusCare Limited Clients
Annual Fee	$1,120
Commitment	We ask our clients to commit to at the least the first annual review, approximately 12 months after the initial process ends, and we believe consistent annual reviews are necessary for us to help our clients achieve their goals; Aptus planners may need to pause your AptusCare or AptusCare Limited service if you go longer than ~15 months between Annual Reviews because they may not have adequate information to serve you well
Process	Formal review of to-do lists, planning objectives, cash flows, contingencies, investments, and progress towards near- and long-term goals

WHAT ARE THE NEXT STEPS?