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Financial Advisor, RJFS
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Schedule of Services & Costs

We offer fee-based comprehensive investment management and financial planning services.

Our business provides asset management strategies and income stream guidance for Oil & Energy personnel, Self-Employed, and Individuals reaching or nearing retirement that are concerned about their financial plan.

We are compensated by asset-based fees. However, cost paid for asset management are included in many of our financial planning services. Different tiers of financial planning services are provided on a complementary basis based upon total assets under management in all fee-based accounts for a household.

Our financial advisors offer fee-based accounts through Raymond James Ambassador account program or Raymond James Freedom program. There are several strategies for both tax sensitive and tax qualified accounts to choose from. Additionally, custom strategies can be created that include most types of investment assets (i.e., stocks, bonds, ETFs, mutual funds, etc.). **Ambassador and Freedom** accounts are billed on a quarterly basis based upon the account value at the time of billing. There is an explanation of the cost structure for the accounts on the following pages.

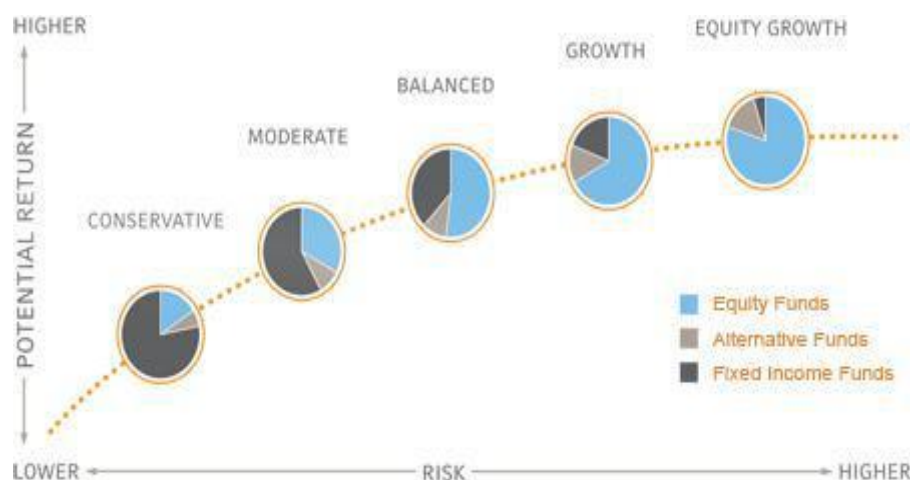
We can also be engaged for **Fee-Only Financial Planning Services**. This level of engagement does not involve the custody of assets. An hourly rate is agreed upon (typically between \$200 - \$300 per hour) and an engagement agreement is signed for these services. A retainer for half the projected cost of the plan is due at the signing of the engagement agreement. Additionally, a combination of fee only and asset management is available for smaller asset bases who want comprehensive financial planning.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with appropriate professional.

Securities are offered through Raymond James Financial Services Inc., member FINRA SIPC. Investment advisory services are offered through Raymond James Financial Services Advisory, Inc.

The Client Portfolio: (Accumulation of Assets)

The portfolio construction and allocation is based on the needs and individual risk tolerance for each client. Our Goal Planning Monitoring (GPM) questionnaire gives us a baseline to determine where you land on the curve, from conservative to aggressive. These target allocations start with a core that has a strategic allocation with tactical tilts designed to accommodate current market trends, putting greater weight on asset classes that we believe have positive momentum.



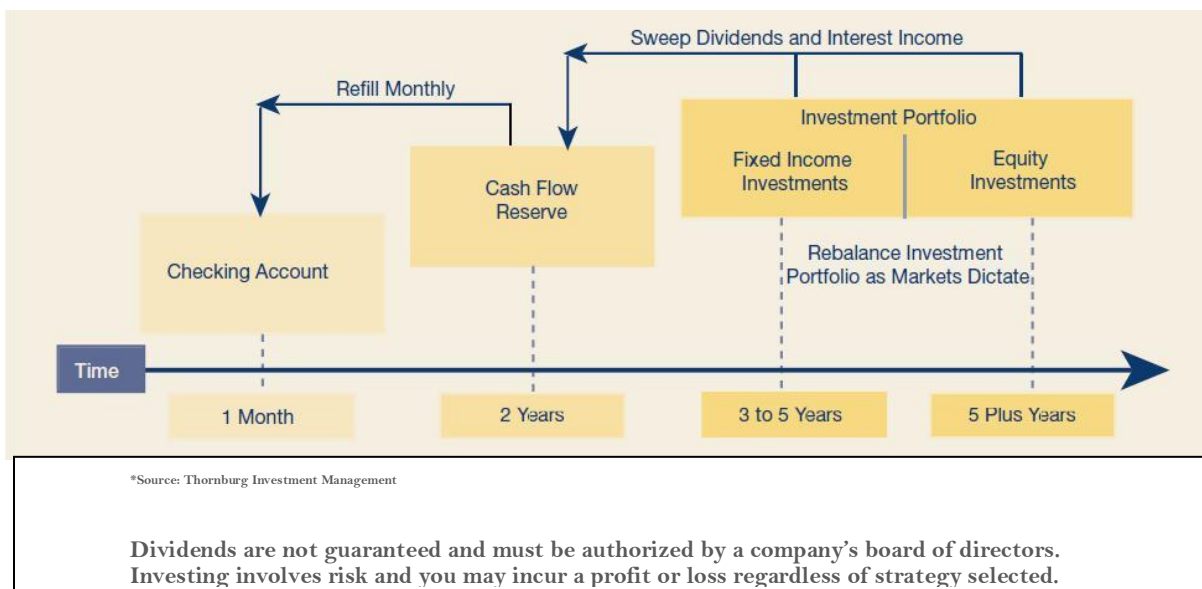
Asset allocations are only presented as examples and are not intended as investment advice.

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Retirement Income Investment Portfolio: (Distribution of Assets)

We generally manage retirement income by using a withdrawal rate (e.g. 3-5%) of total portfolio value. Two years of cash reserve is typically funded with money market account and some form of relatively low risk, high quality fixed income investment. Longer term investment portfolio allocation is designed based on the clients specific needs and typically contains fixed and equity/global investments. The portfolio is designed to provide potential growth and capture the dividend streams. Dividend income from the equity portion and the interest from the fixed income investments aren't reinvested; they are swept into the cash-flow reserve (RJ Bank Deposit/Capital Access), which in turn funds the checking account. We use an endowment spending policy (seeking 90/10) which employs a formula that takes into account the prior year's withdrawal amount and the portfolio's value, thus linking the withdrawal rate to the portfolios overall health. (example below)



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Cost Schedule

(Annualized Fees are Negotiable)

Fee-Based Relationship Value	Annualized Fee
Up to \$1 million	2.25%
\$1 million up to \$2 million	2.00%
\$2 million up to \$5 million	1.75%
\$5 million up to \$10 million	1.50%
\$10 million and up	1.25%

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs.

A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part II as well as the client agreement.

Financial Planning and Consulting Services

Complimentary for households of \$100,000 or less

Services

Reviews via (Zoom, Phone, or Face to Face) (Annually)
Investment Strategy Asset Management - **Freedom Account**
Client Appreciation Events
Portfolio Analysis (Annually)
Provide Update of (GPM) Goal Planning and Monitoring
IRA Required Minimum Distribution (RMD) Planning
Beneficiary and Insurance Reviews
Monthly Newsletter
Emailed Updates
Employer Retirement Plan Review for Outside Accounts

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Investment advisory services are offered through Raymond James Financial Services Advisory, Inc.

Complimentary for households of
\$100,001 to \$250,000

Services

Reviews via (Zoom, Phone, or Face to Face)
(Semi-Annually)

Investment Strategy Asset Management -
Freedom Account

Client Appreciation Events

Portfolio Analysis (Semi-Annually)

Provide Update of (GPM) Goal Planning
and Monitoring

IRA Required Minimum Distribution
(RMD) Planning

Beneficiary and Insurance Reviews

Monthly Newsletter

Emailed Updates

Employer Retirement Plan Review for
Outside Accounts

Annual Account Maintenance Fees Waived

Upload Financial Documents to Online
Vault for Storage

- Tax reports, medical directives,
wills, etc...

Capital Gains Tax Planning

Securities Class Action Paperwork
Assistance

Projected Cash Flow Reporting

Contributions and Withdrawals Reporting

Performance Summary Reports

Complimentary for aggregate
households of \$250,001 to
\$500,000

Services

Reviews via (Zoom, Phone, or Face to
Face) (Quarterly)

Customized Asset Management –
Ambassador Account

Client Appreciation Events

Portfolio Analysis (Quarterly)

Provide Update of (GPM) Goal
Planning and Monitoring

IRA Required Minimum Distribution
(RMD) Planning

Beneficiary and Insurance Reviews

Monthly Newsletter

Emailed Updates

Employer Retirement Plan Review for
Outside Accounts

Annual Account Maintenance Fees
Waived

Upload Financial Documents to Online
Vault for Storage

- Tax reports, medical directives,
wills, etc...

Capital Gains Tax Planning

Securities Class Action Paperwork
Assistance

Projected Cash Flow Reporting

Contributions and Withdrawals
Reporting

Performance Summary Reports

Account aggregation

Education Funding Strategies

Survivor Needs Analysis

Disability/Long-Term Care Planning

Investment Loss Harvesting

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Complimentary for aggregate households of \$500,001 to \$1,000,000

Services

Reviews via (Zoom, Phone, or Face to Face) (Quarterly)
Customized Asset Management –
Customized Advisor Driven Strategies
Ambassador Account
Client Appreciation Events
Portfolio Analysis (Quarterly)
Provide Update of (GPM) Goal Planning and Monitoring
IRA Required Minimum Distribution (RMD) Planning
Beneficiary and Insurance Reviews
Monthly Newsletter
Emailed Updates
Employer Retirement Plan Review for Outside Accounts
Annual Account Maintenance Fees Waived
Upload Financial Documents to Online Vault for Storage

- Tax reports, medical directives, wills, etc...

Capital Gains Tax Planning
Subscription to Kiplinger's Personal Finance
Securities Class Action Paperwork Assistance
Projected Cash Flow Reporting
Contributions and Withdrawals Reporting
Performance Summary Reports
Account aggregation
Education Funding Strategies
Survivor Needs Analysis
Disability/Long-Term Care Planning Investment Loss Harvesting
Annual Retirement Account Fees Waived
Banking Fees are Waived
Financial Life Plan (see matrix below for details)
Summary Fee Report for Tax Preparer

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Complimentary for aggregate households of \$1,000,001 and above

Services

Reviews via (Zoom, Phone, or Face to Face) -As Requested

Priority Access to Christopher

Invitation only Events

Coordination of Annual Meeting with

Family and Other Advisors

Multigenerational Relationship Linking

529 Plan Distribution Help

Customized Asset Management –

Customized Advisor Driven Strategies

Ambassador Account

Client Appreciation Events

Tax Planning with CPA (includes visit to your CPA's office)

Portfolio Analysis (Quarterly)

Provide Update of (GPM) Goal Planning and Monitoring

IRA Required Minimum Distribution (RMD) Planning

Beneficiary and Insurance Reviews

Monthly Newsletter

Emailed Updates

Employer Retirement Plan Review for Outside Accounts

Annual Account Maintenance Fees Waived

Upload Financial Documents to Online Vault for Storage

- Tax reports, medical directives, wills, etc...

Capital Gains Tax Planning

Subscription to Kiplinger's Personal Finance

Securities Class Action Paperwork Assistance

Projected Cash Flow Reporting

Contributions and Withdrawals Reporting

Performance Summary Reports

Account aggregation

Education Funding Strategies

Survivor Needs Analysis

Disability/Long-Term Care Planning Investment

Loss Harvesting

Annual Retirement Account Fees Waived

Banking Fees are Waived

Financial Life Plan (see matrix below for details)

Comprehensive Asset Allocation Evaluation

Customized Estate Planning Assistance

Summary Fee Report for Tax Preparer

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Further information on the funds selected for the Freedom Portfolios is available by prospectus, which can be obtained via the contact information below. Investors should carefully consider the investment objectives, risks, charges and expenses of the Freedom Portfolios before investing.

The prospectus contains this and other information about the funds and should be read carefully before investing. Investing involves risk and you may incur a profit or a loss. Past performance is no guarantee of future results. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. It is important to review investment objectives, risk tolerance, tax objectives and liquidity needs before choosing an investment style or manager.

The foregoing content reflects the opinions of the advisor and, is subject to change at any time without notice. Content provided herein is for informational purposes only and should not be used or construed as investment advice or a recommendation regarding the purchase or sale of any security outside of a managed account. This should not be considered forward looking, and does not guarantee the future performance of any investment.

Consider Specific Investment Needs: This investment management process outlined is not intended to be a client-specific suitability analysis or recommendation. Do not use this as the sole basis for investment decisions. Do not select an investment strategy based on performance alone. Consider all relevant information, including your existing portfolio, investment objectives, risk tolerance, liquidity needs and investment time horizon. Raymond James investment advisory programs may require a minimum asset level and, depending on your specific investment objectives and financial position, may not be suitable for you.

The Ambassador program is an investment advisory program in which the client's Financial Advisor invests the client's assets on a discretionary basis in a range of securities. In a Fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2A as well as the client agreement.

Risk Considerations

Freedom Accounts and other strategies selected within an Ambassador Account may contain Exchange Traded Funds (ETF) and/or Mutual Funds. Investors should carefully consider the ETF and mutual fund investment objectives, risks, charges, and expenses before investing. The prospectus contains this and other information and can be obtained from the ETF or Mutual Fund sponsor as well as from your financial advisor. The prospectus should be read carefully before investing.

Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly.

ETF shareholders should be aware that the general level of stock or bond prices may decline, thus affecting the value of an exchange-traded fund. Although exchange-traded funds are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indexes, the funds may not be able to exactly replicate the performance of the indexes because of fund expenses and other factors.

Please review any fees, costs, and commissions, prior to investing. This information is available from your financial advisor. A copy of the Raymond James Commission Schedule is also available from your financial advisor and can be obtained by contacting them via the contact information below. Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.

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Definitions

529 Plan Distribution Help

Description: Coordination of distributions of 529 plan funds to educational institutions.

Potential Benefit: Proper distribution of funds in accordance with IRS guidelines.

Helps Prevents: Improper distributions that may incur a tax penalty. Spending time figuring out how to get the funds to the right place.

Account Aggregation

Description: Web-based portal to consolidate all of your key banking, investment, and insurance accounts with one log in.

Potential Benefit: Save time and hassle by accessing all banking, investment, and insurance accounts with one log-in.

Helps Prevents: Wasted time and inconvenience of having multiple log-ins and passwords.

Annual Account Maintenance Fees Waived

Description: Annual account maintenance fees are waived.

Potential Benefit: Saves \$50 per year in fees for each non-retirement account.

Helps Prevents: Fees reducing your overall investment returns.

Annual Retirement Account Fees Waived

Description: Annual retirement account fees are waived.

Potential Benefit: Saves \$50 per year in fees for each IRA/Roth account.

Helps Prevents: Fees reducing your overall investment returns.

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Banking Fees Waived

Description: Fees are waived for Capital Access, Checks, and Outgoing International or Domestic Wires.

Potential Benefit: Recognizes the value of your business relationship and saves \$100-\$300 per year in Capital Access fees, provides free cashier or certified checks, and saves \$25 on domestic and \$40 on international wires.

Helps Prevents: Annoying fees for services you should be entitled to.

Beneficiary Reviews

Description: An analysis of all your current beneficiary designations.

Potential Benefit: Helps to ensure that your appropriate beneficiaries will be the recipients of the Potential Benefits.

Helps Prevents: Inaccurate or outdated beneficiaries could be disastrous for spouse or other family members.

Capital Gain Tax Planning


Description: Report that analyzes net realized and capital gains that have occurred for the current tax year.

Potential Benefit: Annual year-end analysis of short and long term realized capital gains

Helps Prevents: Being unaware of tax impact created by portfolio.

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Coordination of Annual Meeting with Family and Other Advisors

Description: Annual meeting coordinated by our office of all your advisors and family members involved in your financial affairs. Uses Zoom Meeting for people not able to attend locally.

Potential Benefit: Puts everyone on the same page by keeping them informed of information they need and that you want them to know.

Helps Prevents: Family members being blindsided by estate planning efforts in which they have an integral role.

Contributions and Withdrawals Reporting

Description: The Contributions/Withdrawals report provides a view of the accounts portfolios' contributions and withdrawals as they pertain to performance for a selected time period. The report includes details for each cash or security movement within the selected accounts.

Potential Benefit: Keeps you informed of cash coming into and going out of your investment account(s).

Helps Prevents: Not knowing whether there is additional cash available to meet spending goals and whether dividends are being reinvested or not.

Comprehensive Asset Allocation Evaluation


Description: A comprehensive evaluation of assets from all sources.

Potential Benefit: The overall "Big Picture" captured in one document.

Helps Prevents: Investment overlap, overconcentration in industry sectors, and not knowing how everything is working together.

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Customized Asset Management

Description: Assets are managed through dynamic performance strategies customized on an individual basis. Custom models can be built around existing assets thereby minimizing tax implications from assets transferred from another brokerage. Individual securities can be managed along with other assets. Includes all the attributes described in **Investment Strategy Asset Management (below)**

Potential Benefit: Actual asset manager knows your personal situation when making changes vs brokerage strategies that usually make wholesale changes to everyone at the same time.

Helps Prevents: Inadvertent tax implications and not being able to have influence over your assets

Customized Advisor Driven Strategies


Description: Assets are managed through dynamic performance strategies customized on an individual basis. Custom strategies can be built around existing assets thereby striving to minimize tax implications from assets transferred from another brokerage. Individual securities can be managed along with other assets. Includes all the attributes described in **Investment Strategy Asset Management (below)**

Potential Benefit: Your financial advisor knows your personal situation when making changes vs brokerage strategies that generally make wholesale changes to everyone at the same time.

Helps Prevents: Inadvertent tax implications and not being able to have influence over your assets.

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Estate Planning Assistance

Description: Coordination with Estate Attorney for document plan, account registrations and Estate tax mitigation. Includes accompaniment of 2 local visits to attorney's office.

Potential Benefit: Your family will have done the proper planning to transfer wealth to the next generation(s) while minimizing cost and risk of family strife and divisions.

Helps Prevents: Excess estate state tax liability and family divisions caused by lack of clear instructions or direction.

Upload Financial Document Storage (The Vault)

Description: Upload your key financial and or legal documents into your digital vault via your online account access.

Potential Benefit: Post all key financial documents in a safe place that allows easy transport and access from a laptop or other computer. Having a back-up copy of documents away from your home or office.

Helps Prevents: Risk of losing key documents in fire or natural disaster or not having them accessible in an emergency.

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Disability/Long-Term Care Planning*

Description: Evaluation of suitable coverage protection plan in the event of disability during your working years or long-term care needs in retirement.

Potential Benefit: Having a plan in place to provide income options should you, your spouse, or both become disabled during your working years. For retirees, coverage to help pay for the high cost of in-home or facility based long-term care.

Helps Prevents: Draining of retirement resources and/or savings to replace working years income or accelerating the depletion of retirement income sources.

Education Funding Strategies

Description: Calculations to determine the amounts to be saved and invested to help achieve your family's college education goals.

Potential Benefits: Determination of amount and type of college savings plan needed

Helps Prevents: The “we’ll worry about it when it gets here” approach. Reduces the stress of having to compensate for lack of planning once a family member is in college.

Emailed Market Updates

Description: Timely emails with market and economic information surrounding current events.

Potential Benefit: Gives you perspective beyond what’s reported on TV or in the newspapers.

Helps Prevents: Not knowing what’s going on.

**These policies have exclusions and/or limitations. The cost and availability of Long Term Care insurance depend on factors such as age, health, and the type and amount of insurance purchased. As with most financial decisions, there are expenses associated with the purchase of Long Term Care insurance. Guarantees are based on the claims paying ability of the insurance company.*

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Face-to-Face Reviews

Description: Reviews conducted Face-to-face or via Zoom Meeting of investment account performance and financial plan progress.

Potential Benefit: One-on-one review of investment accounts to keep you informed of your account performance.

Helps Prevents: Not making necessary changes or not knowing if your investments are properly performing.

Financial Life Plan (detailed description below)

Description: A comprehensive document that includes your financial needs, wants, and wishes and the likelihood of you achieving them.

Potential Benefit: Having a roadmap to achieving your financial goals gives you the comfort of knowing you're doing the right things to get there.

Helps Prevents: The anxiety of going through life hoping you will have enough money to retire. Being blindsided by financial events you never thought of or planned for.

Investment Loss Harvesting


Description: Taking advantage of market dips to create taxable losses (when possible).

Potential Benefits: Taxable long and short-term capital gains can be minimized by the harvested losses thus lowering the tax liability for the portfolio.

Helps Prevents: Missing an opportunity to pay lower taxes.

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Investment Strategy Asset Management

Description: Strategies based upon in-depth research from a team of trained professionals. Strategies are reviewed for quality and changes made where needed. Strategies are reviewed and rebalanced based upon changes in asset class market values.

Potential Benefit: Strategies seek to take advantage of high quality investments while managing risk according to your tolerance for market volatility.

Helps Prevents: Taking on more risk over time. Staying invested in an asset that is no longer performing optimally or that has money manager compliance issues

Invitation Only Events

Description: Invitations to special events such as the Sports ,Wine Tastings, Dinners, Concerts, and so forth.

Potential Benefits: Knowing that we appreciate your business!

Helps Prevents: An evening at home

Insurance Reviews

Description: Review of current insurance policies

Potential Benefits: Confidence that proper planning has been done

Helps Prevents: Incorrect beneficiary designations, or coverages

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IRA Required Minimum Distribution (RMD) Planning

Description: Plan for the distribution of Required Minimum Distributions in accounts.

Potential Benefits: Ensures income needs are met while also ensuring that the full RMD requirement is also met.

Helps Prevents: The 50% IRS tax penalty for not taking the required amount from IRA accounts.

Monthly Newsletter

Description: Monthly emailed newsletter with timely information on select financial topics.

Potential Benefit: One more source of financial information and keeps you informed.

Helps Prevents: Missing informative information.

Multigenerational Relationship Linking

Description: An extension of fee waivers/discounts to lineal family members, such as adult children, parents, and grandchildren.

Potential Benefit: Monetary savings for smaller accounts held by family members.

Helps Prevents: Lineal family members having to pay higher fees for asset management or financial planning services.

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Employer Retirement Plan Review for Outside Accounts

Description: Review and evaluation of performance in outside (e.g. employer held) retirement plan accounts.

Potential Benefit: Ensures that the plan complements your investment portfolio and is allocated according to your goals.

Helps Prevents: Concentrated positions, undue risk, and overly conservative or aggressive allocations that do not contribute to your overall financial plans.

Priority Access to Christopher

Description: Christopher will make special allowances in his schedule to see you to include early mornings, late evenings, and weekends at a location of your choice. Will also answer and/or return phone calls and emails outside normal business hours and while he's on vacation.

Potential Benefit: Always knowing that one of the key figures in your financial success is always available.

Helps Prevents: Waiting for answers during anxious times or emergency situations.

Portfolio Analysis

Description: An report analyzing your investment portfolio including: Asset Allocation, Benchmark Performance, Fees & Expenses, Holdings with Annualized Returns, Performance Analysis, Realized Gains/Losses, and Risk vs. Return Analysis.

Potential Benefit: Track net, net time-weighted performance vs. Investment Policy Statement goals. Also, have a clear picture of fees and expenses and tax implications associated with portfolio.

Helps Prevents: Being blind-sided by valuation changes because of market volatility. Not fully understanding account fees and/or tax liability.

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Projected Cash Flow Reporting

Description: The Projected Cash Flow report provides a summary and detailed view of the projected dividend and interest for the selected portfolio. The summary exhibit provides a monthly overview of the payments by asset class and the detailed exhibit provides a similar monthly view of individual security payments within each asset class.

Subscription to Kiplinger's Personal Finance

Description: Complimentary subscription to Kiplinger's Personal Finance.

Potential Benefit: Provides information on a whole host of financial topics to include taxes, investing, retirement, credit & debt, spending, real estate, etc.

Helps Prevents: Not having multiple sources of useful financial information.

Summary Fees Report for Tax Preparer

Description: A breakdown of your investment management fees that are deductible for income tax purposes.

Potential Benefit: Lower tax bill by taking advantage of allowable deductions for investment management fees (for long form filers).

Helps Prevents: Higher tax bill from not taking advantage of lawful deductions.

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Survivor Needs Analysis

Description: Determination of proper amount and type of life insurance.

Potential Benefits: Financial protection for your survivors in the event of your untimely death.

Helps Prevents: Family having to lower their standard of living or surviving spouse having to find employment or a higher paying job to make ends meet.

Tax Planning Assistance

Description: Assistance with tax planning regarding investment accounts. Includes one visit to tax preparer's office.

Potential Benefit: Helps plan for tax season by taking actions in investment accounts that can help overall tax situation. Ensures tax professional is on the same page as wealth strategist. Also helps ensure all investment related deductions are utilized.

Helps Prevents: Paying unnecessary taxes when there's a way to mitigate them.

Securities Class Action Paperwork Assistance

Description: Service by which we prepare and help you submit litigation claim forms.

Potential Benefit: We prepare claim forms for submission.

Helps Prevents: Possible loss of recoveries because of not filing or incorrectly filing claims

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Financial Goal Plan

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

Current Financial Goals Graph

Net Worth Summary - All Resources

Net Worth Detail - All Resources

Resources Summary

Insurance Inventory

Risk and Portfolio Information

Risk Assessment

Target Band

Results

Results - Current and Recommended

Worksheet Detail - Combined Details

Worksheet Detail - Sources of Income and Earnings

Worksheet Detail - Inside the Numbers Final Result

Worksheet Detail - Allocation Comparison

Worksheet Detail - Allocation Detail by Asset Class by Holding

Worksheet Detail - Bear Market Test

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Risk Management

- Life Insurance Needs Analysis
- Life Insurance Needs Analysis Detail
- Disability Needs Analysis
- Long-Term Care Needs Analysis

Estate Analysis

- Estate Analysis Options
- Estate Analysis Current Asset Ownership Detail
- Estate Analysis Results Combined Summary
- Estate Analysis Results Flowchart

Employer Stock Plans (if applicable)

- Restricted Stock Summary
- Stock Options
- Stock Options Summary
- Star Track

Star Track History – Illustrates the progress you’ve made toward attaining your goals over time.

Total Goal Spending - The Total Goal Spending graph provides a quick view of how your Goals have changed over time.

Net Worth and Investment Portfolio - This graph shows your Net Worth and Investment Portfolio values at each date recorded.

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College Report (if applicable)

Summary of Goals and Resources

Personal Information and Summary of Financial Goals
Current Financial Goals Graph
Current Portfolio Allocation

Risk and Portfolio Information

Risk Assessment

Results

Results - Current and Recommended
Worksheet Detail - Goal Details

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