FINANCIAL PLANNING SERVICES

The pursuit of financial success begins with a plan. We provide wide-ranging, highly personalized, and comprehensive financial planning with which to chart a detailed course for pursuing a bright and confident future. The result is a financial plan that is as dynamic, vibrant, and enduring as the lifetime of achievement it represents. Simply put, we believe our business is people and their financial well-being, and we are as committed to your success as you are.

PRIVATE WEALTH FINANCIAL PLANNING

Fee based on Planning Needs

- INVESTMENT PLANNING
- WEALTH PLANNING
- RISK MANAGEMENT PLANNING
- RETIREMENT PLANNING
- ESTATE PLANNING CONSIDERATIONS
- TAX STRATEGY
- BUSINESS PLANNING

ADVANCED FINANCIAL PLANNING

$3,850

one-time upfront fee

- INVESTMENT PLANNING
- WEALTH PLANNING
- RISK MANAGEMENT PLANNING
- RETIREMENT PLANNING
- ESTATE PLANNING CONSIDERATIONS
- TAX STRATEGY

COMPREHENSIVE FINANCIAL PLANNING

$2,450

one-time upfront fee

- INVESTMENT PLANNING
- WEALTH PLANNING
- RISK MANAGEMENT PLANNING
- RETIREMENT PLANNING

The Financial Planning or Consulting services listed are generally those offered under the Wealth Advisory Services Agreement. However, fees and services are customized with each client agreement. For a complete list of fees and available services, please consult the most current Form ADV Part 2A and the Wealth Advisory Services Agreement that you may obtain from your Investment Adviser Representative. Fees are being provided for informational purposes only and not inclusive of all fees that may be experienced. Please see ADV or Client Agreement for more detailed fee information. Raymond James and its advisors do not off er tax or legal advice. You should discuss any tax or legal matters with the appropriate professional. Asset allocation and diversification do not guarantee a profit nor protect against loss.

FINANCIAL PLANNING SERVICES AND COSTS

BUSINESS PLANNING

- Succession Planning Readiness
- Business Continuity (Key Person, Buy/Sell Agreement and Insurance Review)
- Corporate Structure & Document Review
- Executive Benefits
- Investment Policy Statement Review
- Endowment Analysis
- Entity Review

ESTATE PLANNING CONSIDERATIONS

- Review Existing Estate Documents (Will, POA, Advanced Directive, Trust)
- Trust Needs Analysis
- Inheritance Planning
- Beneficiary Review (including POD & TOD designations)
- Review Titling of Assets
- Digital Document Organization (Vault)

TAX STRATEGY

- Capital Gain/Loss Analysis
- Portfolio Distribution Planning
- Roth Conversion Analysis
- Charitable Giving Strategies
- Tax Mitigation Strategies

INVESTMENT PLANNING

- Asset Allocation and Analysis of Current Portfolio
- Overview of Current Investment Expenses
- Risk Tolerance Review
- Annuity Review
- ESOP/ESPP/RSU Distribution & Tax Planning
- Employer Stock Option Guidance
- Concentrated Equity Strategies

RISK MANAGEMENT PLANNING

- Life Insurance Needs Analysis & Current Policy Review
- Long-term Care Needs Analysis & Current Policy Review
- Disability Needs Analysis & Current Policy Review
- Medicare Planning
- Personal Liability Policy Review

WEALTH PLANNING

- Net Worth Statement Creation/Review
- Budget & Cash Flow Analysis
- Major Purchase/Sale Planning (Home, Vacation Property, Rental, Business)
- Education Planning & Strategies
- Employer Benefits Analysis
- Lending & Cash Management Planning
- Alimony Analysis

RETIREMENT PLANNING

- Retirement Income Needs Analysis
- Wealth Forecasting & "What-if" Testing
- IRA RMD Planning & Qualified Charitable Distributions
- Social Security Planning Strategies
- Pension Analysis

949 Shady Grove Road S., Suite 200 | Memphis, TN 38120-4132
901.259.2111 | investfountain.com