The Whole Package

GROWING YOUR WEALTH AND MAKING IT WORK FOR YOU

The Whole Package is the most robust financial service package we offer. It includes ongoing financial planning in combination with management of your investment assets through New Shore Financial.

If you do not have the time, interest or knowledge to give your growing wealth the attention is needs, then this service is for you.

Initially, we take a deep dive into all areas of your financial life, breaking them down into digestible meetings and actionable follow up. Major topic areas include, but are not limited to, goal setting, cash flow analysis, savings strategies, tax planning opportunities, risk analysis and wealth protection. All of this, taken together, will guide us in determining the appropriate asset allocation and location for your investments.

You will have ongoing monitoring and oversight of your financial life.

We are available to you whenever the need arises, because we know questions arise on your timetable, not ours. We will connect with you virtually, over the phone or live in our office.

We meet *at least* annually to update your financial plan and review investment allocations to assure everything is working synergistically. We handle investment rebalancing and tax loss harvesting.

In the first year, we usually need to meet a minimum of 4 times, sometimes more depending on individual needs.

Our clients who choose this service model are typically independent women or couples who have investable assets of $700,000 or more that they need help managing, or a household income greater than $200,000 per year.

The minimum annual fee for this service is $8,000*.

***The Whole Package* includes a one-time engagement fee of $1,500 due at the time of contract signing. This fee covers initial services involved with welcoming you as a client to New Shore Financial.**

Wealth Management Fees	**Annual Fee**
Minimum Fee	$8,000
$800,000 - $2,000,000	1.00%
$2,000,001 - $4,000,000	0.80%
Assets Over $4,000,001	0.60%

Partnership in Planning

WORKING TOGETHER TO MAKE THINGS HAPPEN

This service model is for those that may not have a strong need for outside investment management, yet understand that there is a myriad of important financial decisions that need to be made throughout the year. You accept that you don't know what you don't know and would like to partner with someone who does.

You are looking for guidance, recommendations and follow through, a personal financial concierge, helping you understand the ins and outs of your financial situation and available to you throughout the year as things arise, as they always do.

Initially, we will take a deep dive into all areas of your financial life, breaking them down into digestible meetings and actionable follow up.

We meet with you *at least* once per year but are also available to you whenever the need arises. We are available to connect with you virtually, over the phone or live in our office.

In the first year, we usually need to meet a minimum of 4 times, sometimes more depending on individual needs.

Our clients are typically independent women or couples who have a household income greater than $200,000 and are accumulating assets inside of an employer or self-employed retirement plan. However, they are looking to partner with a financial professional to receive the same valuable advice on all aspects of their financial life.

The fee for this ongoing planning partnership is based on the level of complexity*.

Average complexity	$6,000
Moderate complexity	$8,000
Advanced complexity	$10,000

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Feng Shui Your Finances

ACHIEVING FINANCIAL ZEN

If you are simply in need of someone to look at everything you have and pull it all together in a way that makes sense, then the *Feng Shui Your Finances* package is for you.

Like in Feng Shui, we will pull together various aspects of your financial picture to see how they fit together, with concrete recommendations on what could be adjusted or changed to make your finances flow more smoothly and synergistically.

This is a one-time, short-term engagement designed to give you a comprehensive view of how your financial pieces fit together. We will meet to present your financial plan and you will receive a copy of the financial plan and all recommendations.

Think of this as a jump start to managing your financial life with confidence.

Similar to the Five Elements of Feng Shui, we will review Five Financial Elements:

1. Cash Flow and Net Worth Review
2. Tax Efficient Savings Strategies
3. Road to Retirement – How am I looking and what should I change now?
4. Protecting Yourself and Your Money / Insurance and Estate Planning Review
5. A topic or question of your choosing that will help you achieve peace and clarity

Topics may include things like college planning, full investment review, home sale or purchase, tax issues etc.

The fee for this service is $5,000*.

Based on the level of complexity with respect to your self-chosen topic or question, this fee may be adjusted upward. I will inform you if this applies to your situation.