CLEAR VIEW WEALTH ADVISORS, LLC
Plan Well. Invest Smart. Live Better.

Steven J. Stanganelli, CFP ®, CRPC ®
CERTIFIED FINANCIAL PLANNER ™ Professional
NAPFA-Registered Financial Advisor

Financial Planning Services At-a-Glance

If you want more information about how we work, or if you're still clarifying your need for advice, our services are highlighted below and detailed in the fact sheets that follow. You may also visit our main website and find information at the following links:

- http://www.clearviewwealthadvisors.com/financial-planning-services/
- http://www.clearviewwealthadvisors.com/financial-planning-services-for-individuals/a-word-about-fees/

You don't have to sort through these options and decide on something before you contact us.

If we have an idea of your situation, we can quickly point you in the right options, and that's usually the best way to find out about how *our* services can best address *your* needs.

The WealthCare Tune-Up - Financial Fitness Review: $660

- **"Bumper- to- bumper" review and tune up of your current financial situation, answers to your questions, an understanding of the financial tools you already have and ideas on what your next steps might be.**
- Two and one-half hours with your personal Money Coach and CERTIFIED FINANCIAL PLANNER™ professional.
- A complete review of your current financial situation.
- Answers to your most pressing financial questions.
- Access to great resources including our web-based modeling and planning software for 30 days.
- We can also review your taxes and do a 'checkup' on your progress toward financial independence.

This isn't a comprehensive plan, but can serve as a second opinion or financial tune-up.

Who's It For: For those who are mostly self-directed in their financial lives, but need some expert input. And for those who are starting out or have less complex finances.

Fees: Typically $660 for initial session

Find Out More: Call us to talk through what might make sense to include in your Financial Fitness Review.

Fees may be credited toward either the WealthCare Gold or Platinum Planning Programs if you extend your project with us within 90 days of your original service agreement.

The WealthCare Strategy Session:

- **Get the answers you want in a cost-effective package: 1 or 2 key questions or issues, a 2-3 hour conference, plus limited phone and email follow-up. Fees range from $600 to $950.**

A way to obtain advice on a limited set of issues such as retirement or investments.

Who's It For: For those who are mostly self-directed in their financial lives, but need some expert input on very specific planning issues. These may include reviewing Social Security or pension election options, divorce settlements, college funding review or investments.

Fees: Range from $600 to $950

Find Out More: Call us to talk through what might make sense to include in your Financial Fitness Review.

Fees may be credited toward either the WealthCare Gold or Platinum Planning Programs if you extend your project with us within 90 days of your original service agreement.

The Clear View WealthCare Limited-Scope Financial Plans: Fees Average $1,250

- **With our limited-scope plans you will gain clarity and understanding of next steps in your journey,**

The focus is on a limited number of key questions or issues (usually 3) and provides detailed reports as well as Action Checklists.

- Up to two sessions (two to three hours each) with your personal Money Coach and CERTIFIED FINANCIAL PLANNER™ professional.
- Answers to your most pressing financial questions
- Deliverables include personal analyses, reports and Action Checklists
- Optional access to great resources including our web-based modeling and planning software

A way to obtain advice on a broader number of issues without a comprehensive plan.

We may address a range of topics including:
- Insurance and Benefits
- Retirement Needs and Income Planning
- Estate Planning
- Education Funding
- Income Taxes
- Investing

This plan provides a financial education exposing you to thoughtful and systematic analysis and ways to manage your finances. We emphasize the factors that *you* can control.

For most clients, the cost averages $1,250 but will depend on the nature, scope and complexity of the issues involved.

You may choose to have these paid by any major credit or debit card or withdrawn from any investment account under our management.

Who's It For: For those whose finances or questions are more complex, or who are facing financial challenges in several areas. This is a good option for those who are considering our ongoing retainer services and want to evaluate our approach in advance.

Fees: **Average fee is $1,250**

Find Out More: Call us to talk through what might make sense to include in your Financial Plan.

Fees may be credited toward either the WealthCare Gold or Platinum Planning Programs if you extend your project with us within 180 days of your original service agreement.

WealthCare Comprehensive Planning – Gold or Platinum Programs

- **Your financial independence and peace of mind begins with a road map.**
- **Optional ongoing plan review, maintenance and updating to keep you on track.**

Through an integrated and comprehensive approach with your advisor, we will work with you on various aspects of your personal money life. You will gain clarity and peace of mind as your finances work in greater harmony with your goals.

We offer an integrated review and plan for:

- Your taxes,
- Your investments,
- Your insurance,
- Your estate plan,
- Your goals,
- Your retirement and more.

We help you build and implement your plan, one manageable piece at a time, over the course of our engagement (typically one year). We can also help prepare or plan your taxes, too.

Think of this as having a personal trainer to reach your financial goals. You can call or email for advice any time though your fee is fixed in advance.

The difference between the programs is the number of areas or issues covered as well as your income tax planning or preparation needs. Gold programs tend to cover three or 4 topic areas. Platinum programs cover up to eight as may be needed.

Fees average $1,800 for our 'Gold Program' and $2,900 for our 'Platinum Program' during the first year of service. Fees for subsequent years are generally reduced. Fees are based on a combination of your income, net worth, scope, complexity of the issues involved and whether you request income tax preparation assistance.

Who's It For: For people facing an important life-transition such as marriage, retirement, or career change or for those whose financial affairs have become complex and time-consuming. It is also good for those who need to solve real problems with permanent solutions, not products. Most of all, it's for those who want to take a direct and predictable path to financial independence and peace of mind or who want to preserve their capital and live the life they want to live, confident in their financial capability.

Average 1st Year Fees: **$1,800 (Gold Program) and $2,900 (Platinum Program)**

WealthCare Total Management Services (an Ongoing Fixed-Fee Retainer Program)

Our most comprehensive level of care combining planning with investment management services.

We help you evaluate your entire financial situation, provide specific recommendations on how to directly address any financial issues and help you take control of your financial destiny. We will work with you an ongoing basis to help you stay on track from year to year.

Our WealthCare Total Management Solution shifts from *providing information* to helping you achieve *progress over time,* and from *measurement* to helping you to *control* your financial destiny.

***Objective advice*, focused on what is best for you, with no biases related to financial-product sales, or hidden costs.**

It's all about progress toward your financial independence or retirement security and enjoyment.

Through an integrated and comprehensive approach with your Trusted Advisor working with you on your plan, investments and taxes, you gain clarity and peace of mind as finances work in greater harmony.

We offer an integrated review and plan for all aspects of your finances including advisor-directed investment management:

- Your taxes,
- Your investments,
- Your insurance,
- Your estate plan,
- Your goals,
- Your retirement and more.

We help you build and implement your plan, one manageable piece at a time, over the course of time and we can also help prepare or plan your taxes, too.

Think of this as having a personal trainer to reach your financial goals. You can call or email for advice any time though your fee is fixed in advance.

Who's It For: For people who seek ongoing professional guidance on many financial fronts and who seek to delegate financial investment management of their wealth to a professional because they may lack the time, energy, inclination or knowledge to manage their plan and investments completely on their own.

***Fees:* Fees are fixed at a level rate for one-year of service. Fees are calculated based on income, assets to be managed, net worth, planning scope and complexity of issues involved.**

Find out more: Call us for a no-cost, no obligation introductory meeting.

Advisor-on-Call Coaching Service (an ongoing, renewing-retainer program) Starting at $360/year

- **Access to your personal coach whenever you need one.**
- **Available as a stand-alone service or combined with another program**
- **Service is included in WealthCare Gold, Platinum and Total Management Programs**

Perhaps you are mostly self-directed in managing your finances, or maybe your situation is fairly straightforward but you still would like periodic help in monitoring your financial progress, getting specific financial planning advice and managing your investments (including work-based retirement plans).

With the Advisor-on-Call Retainer Program, you get an annual financial review/check-up and access to a CERTIFIED FINANCIAL PLANNER ™ Professional by phone and email throughout the year to get advice or a second-opinion on a range of non-investment-related financial questions.

You may also couple this with optional investment advice (including advice on your employer-sponsored retirement plan) throughout the year.

Who's It For: For those who have already completed a WealthCare Tune-Up or Limited-Scope Financial Plan, mostly manage their own finances, and only need some periodic coaching and investment or tax help.

As-Needed Consultation

Get the specific guidance you need, just like calling an attorney, CPA or electrician, on an hourly or fixed-estimate basis.

Who's It For: For those who need short term financial advice. Sometimes you just need an answer about one specific thing, maybe something technical or complicated. Or perhaps you have a significant business transaction or life transition coming up, and you want advice covering several aspects of your finances, but for a limited term.

Fee: **Varies but minimum applies ($180/hour @ 2 hours + travel and expenses, if applicable)**

Does a WealthCare Total Management or Wealth Advisory Retainer Make Sense for You?

If one or more of these sounds like you:

- You are *facing a significant life transition that demands focus on your goals and finances.* (Transitions like retirement, marriage, divorce, inheritance, birth of a child, loss of a spouse, change in income, illness or disability, etc.)
- You *want to become financially independent*, or to be *sure your funds will last through retirement*.
- *Your finances have become more complex* over time, and you *don't have the time to manage it all*.
- *You want to simplify.*
- You want to step back and make sure your finances are structured *to help you live the kind of life you want to live.* You may also want to make significant changes (for example, a career change).
- You feel y*ou make good money yet have little to show for it.*
- You're *not sure your investments make up a well-defined portfolio* that's likely to achieve your lifetime goals, or how much risk you should take.
- You *are addressing real difficultie*s in managing your finances, perhaps in several areas.
- *You and your spouse or partner may disagree on how to handle money.* Even if not, *the two of you want to be on more of a 'level playing field'* with regard to your goals and financial situation, and want to *be sure things will be taken care of if something happens* to either of you.
- You're *not sure you have the right kinds and amounts of insurance coverage.*
- You wonder if *you're paying too much in taxes.*
- You want to make sure you arrange things to *meet your needs and goals for your whole family,* including children, grandchildren, and parents who may come to depend on you.
- You understand that as your life unfolds you will have to respond to many unexpected changes.
- You *want an expert available to help as things evolve … an advisor you can trust*, and who will *listen.*

Then, YES, WealthCare Total Management Retainer Services offer you:

- Insight into the causes of your financial worries, and *specific guidance on what you must do first* to address those concerns, *and what you must do to prevent their reoccurrence over time*.
- An action plan that we build *incrementally*, with *careful education and implementation* over a reasonable period, and that *adapts to changes in your life.* (*Not* a one-shot 'shelf plan' submitted to you as a sidelight to the sale of other financial products.)
- A clear *assessment of where you stand* with respect to achieving or maintaining financial independence, and *how, exactly, to get there*.
- *If you are retired, a thoughtful plan to assure you will not outlive your funds*… an approach you will trust when you understand how it works.
- *Help in clarifying your future goals* and definition of the kind of life you want to live … with a road map to achieve it.
- *An ongoing process to plan and control your finances that will come to seem happily routine*, while at the same time giving you the *ability to adapt smartly to changes* in your situation and in the financial environment.
- Constant *assistance with the recurring financial tasks*, such as investments, tax planning, tax preparation, and the like; with *decision-making advice on-tap year-round*.
- A result that will *respect the goals of both spouses or partners;* an ongoing, common understanding of your financial situation over time; a joint road map to the future; and assurance things will be handled in event of one partner's death or disability.
- A *leap* in value of the financial advice, compared to a one-time engagement.