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

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CERTIFIED FINANCIAL PLANNER ™ Professional
NAPFA-Registered Financial Advisor
ACCREDITED ESTATE PLANNER®

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Planning Services – Comparison Chart

WealthCare™ Project Options

Stand-Alone Limited-Scope Special Projects

In-Person Evaluation Meeting (up to 2 hours): $300

- Review your income, asset and expense profile
- Complete basic risk profile
- Evaluate your situation and offer suggestions or resources
- Designed to explore the WealthCare™ planning process and help you choose a more in-depth plan program and outline project scope
- Fee partially credited towards other programs

WealthCare™ Focus Strategy 'Brain Storm' or 'WealthCare™ Check-Up' (up to 4 hours):
$600 for single topic focus or $1,250 for financial check-up
Add $350/Topic/Year for 1-Year Advisor Support

- Evaluate client-provided data and provide detailed analysis with action check list
- Evaluate your situation and offer suggestions or resources
- Provide limited summary notes on recommendations and actions
- Coaching Calls for up to 2 months

Clear View Wealth Advisors, LLC
Principal Office: 12 Amidon Avenue, Amesbury, MA 01913
Branch Office: 25 Lowell Street, Suite 105, Wilmington, MA 01887
978-388-0020 617-398-7494 978-416-4107 www.ClearViewWealthAdvisors.com
A Registered Investment Adviser

Budgeting and Cash Flow Planning: $750
- Review income and expenses
- Establish spending and savings plans
- Create debt payoff schedule
- Assist in setting up automatic savings or retirement contributions

Newlywed Package: $1,500 or $1,850 with one year of advisor support
- Focus on identifying money personalities, styles and combining assets
- Establish a realistic household spending and savings plans
- Create debt payoff schedule
- Assist in setting up automatic savings or retirement contributions
- Assist with employer-benefit selection
- Insurance and Estate Needs Analysis

Stock Option Advisor: starting at $750
- Monitor, track and model your stock options, restricted stock units or SARs
- Evaluate exercise strategies
- Model tax impact and recommend applicable ways to mitigate taxes or coordinate with your cash flow plan

RetireRight™ Social Security or Pension Claiming Analysis: starting at $600
- Evaluate options to optimize Social Security through elective switch and deferral strategies
- Evaluate pension election choices for benefit level that supports your retirement living goals

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RetireRight™ Retirement Reality Check: $2,500 with one-year advisor support

- Focus on answering questions like: *Can I Afford to Retire? Will I Run Out of Money?*
- Documenting goals, planning horizon/life expectancy, retirement lifestyle cash flows
- Integrate optimal Social Security or pension claiming strategies
- Assess risk profile with multiple tools and compare current investment risk/performance metrics with personalized Risk Number
- Prepare and review multiple 'What If' scenarios using statistical modeling to determine range of confidence levels (i.e. *Are You on Track?)*
- Determine portfolio income needs and sustainable portfolio withdrawal plan/rate

Portfolio Lab Analysis: $550 up to $250,000 in assets or $975 up to $1M or $1,500 up to 2M

- Risk profiling to determine your Risk Number
- Analysis of all holdings in a portfolio (taxable or retirement)
- Determine appropriate benchmark for tracking
- Evaluate optional asset allocations for improved returns and/or lower volatility and risk of loss
- Personalized report mapped to your Risk Number and showing current portfolio risk and performance metrics

Divorce Shield – Divorce Financial Planning: $500 for 2 ½ hour evaluation or $1,250 for 5-hour Focused Strategy Session (Bronze) or $2,500 for Limited Scope (call for details)

- Pre- or post-divorce planning
- Evaluate and compare property settlement options including real estate, investments, pension and retirement assets
- Calculate projected cash flows under various alimony and property settlement options
- Review debt and mortgage structure with applicable recommendations
- Strategize anticipated college funding options
- Illustrate and discuss equitable settlement options and impact on taxes and retirement

Services outside of scope outlined in these packages will be assessed at your applicable hourly rate or you may upgrade to a different flat fee service package. You may be responsible for applicable room rental charges or expenses as incurred. Installment and credit card payments available – fee may apply.

Summary Comparison of Fixed-Fee Bundled Service Option Levels

Flat Fee Package Options Detailed			
Package →	**WealthCare Silver – RetireRight™ or 3Key™** 	**WealthCare Gold – 4Key™** 	**WealthCare Platinum – Total WealthCare 8Key™ with Investment Management** 
Ideal For →	Clients looking for planning advice on three (3) key issues: retirement review plus two other subjects with ongoing support	Clients looking for planning advice on four (4) key issues including retirement review plus three other subjects with ongoing support	Clients looking for planning advice on five or more (5) key issues including retirement with ongoing support AND Investment Management with no AUM fee
Typical Client Profile (AGI & Net Worth)	**Up to $250,000 AGI or $2M net worth**	**Up to $250,000 AGI or $2M net worth**	**Up to $500,000 AGI or $3M net worth**
Income Sources	**W2, Business, Real Estate, Investments**	**W2, Business, Real Estate, Investments**	**W2, Business, Real Estate, Investments**
Written Goal Assessment Reports and Analyses	**✓ - Yes**	**✓ - Yes**	**✓ - Yes**
Advisor Project Time Estimate per Year	**10 – 15 hours**	**20 – 30 hours**	**28+ hours**
WealthCare 13-Point Overview Tune-Up	**Included**	**Included**	**Included**
Minimum Fee / Maximum: * Based on income and net worth formula or special situations (Round Up to Nearest $100)	**$1,800 min * / $3,600 max**	**$2,500 min* / $7,500 max**	**$7,500 min * / $25,000 max**

Package →	WealthCare Silver –	WealthCare Gold –	WealthCare Platinum –
Ongoing Advisor Support (AOC 1 Year): additional research, report updates, meetings, emails & calls	**Included but limited meetings**	**Included**	**Included**
Credit Card or Installment Payment Option (fee may apply)	**Available**	**Available**	**Available**
Portfolio Lab Analysis – Review of current investments and costs with recommended allocation and changes	**Available Topic**	✓	✓
Personal Tax Preparation, Review or 2nd Opinion for DIY Preparers	**Available for Fee**	**Available for Fee**	**Included**
Client-Directed Investment Management with Periodic Investment Recommendations	**Periodic Advice Available for Separate Fee**	✓ **Available also for 401(k) and other Client-Directed Accounts**	✓ **Available also for 401(k) and other Client-Directed Accounts**
Discretionary Investment Management on Advisor Platforms without separate Asset Management Fee #	**Direct Management Services Available for Separate Fee**	**Not included – AUM Fee Applies**	✓ **- included with no AUM fee option**
# NOTE: Trading or Custodian Fees, Mutual Fund or ETF Fees and Taxes Will Apply Separately	✓	✓	✓

Planning Topic Areas Available
• Income/Cash Flow/Credit • Risk & Insurance • Investment Analysis, Risk Profiling, Advice • Personal Income Tax Planning • Retirement Planning (accumulation or income) • Estate Planning • Education Funding: Cash Flow & Tax Strategies, Scholarship Search, Financial Aid Forms • Special Needs (Divorce, disability, stock options)
Financial Goal Setting
Family Balance Sheet
Family Cash Flow Analysis
Income Tax Planning
Education Funding
Retirement Goal or Income Planning
Social Security Claiming Strategies
Investment Risk Tolerance with Portfolio Stress Test
Investment Portfolio Review (performance, risk and expense)

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Reference -

Alternative Billing Arrangement:
As an alternative to a separate financial planning fee, clients may opt to pay for WealthCare Gold or Platinum level programs by bundling investment management services using a standard Assets Under Management schedule subject to a minimum annual fee. Assets will be managed on a discretionary basis by Clear View Wealth Advisors on one of its custodial platforms. You may find additional detail about this in the Firm Brochure (Form ADV 2A).

NOTE: Alternate Hourly Rate Option for Planning Services (Minimum fee is $360 or 3-hour minimum, whichever is higher):

- Call for rates on gross income < $50,000 and/or net worth < $100,000
- $120 per hour for gross income > $50,000 up to $120,000 and/or net worth up to $250,000
- $150 per hour for gross incomes > $120,000 up to $150,000 and/or net worth up to $500,000
- $200 per hour for gross incomes up to $200,000 and/or net worth up to $1M
- $250 per hour for gross incomes > $200,000 and/or net worth > $1M up to $2.5M
- $300 per hour for higher incomes or net worth or special projects not otherwise listed

Rates and fees are negotiable and subject to change.

Planning Services:
http://www.clearviewwealthadvisors.com/wealthcare-financial-planning-services/

Samples of Reports:
http://www.clearviewwealthadvisors.com/sample-reports/

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

Form ADV Firm Brochure:
www.ClearViewWealthAdvisors.com under ‘Resources … Firm Brochure’ or http://www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_Search.aspx

(To search the Investment Adviser Public Disclosure database, note that the CRD number for Clear View is 154094).