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

Steve Stanganelli, CFP®, CRPC®, AEP®
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

WealthCare™ Focus Strategy 'Brain Storm' (up to 3 hours): $750 for single topic focus or $900 for two topics

- 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

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: $1,250 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: $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: $500

- 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: $1,500 or $2,100 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: $500 or $750 with personalized reallocation

- 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: $900 Focused Strategy Session + $200/hour

- 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; add $100 or 4% to cost, whichever is higher.

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Flat Fee Package Options				
Package →	**Bronze – WealthCare Tune-Up**	**Bronze – WealthCare Focus - Strategy Session**	**Silver – WealthCare RetireRight™ or 3Key™**	**Gold – WealthCare RetireRight™ 4Key™**
Ideal For →	Overview to determine current financial position with strengths and weaknesses	Clients looking for limited help and more detailed analysis with one or 2 specific issues	Clients looking for retirement plan or advice on three (3) key issues with ongoing guidance	Clients looking for planning advice on four (4) key issues including retirement with ongoing support
Typical Client Profile (AGI & Net Worth)	**Any**	**Any**	**Up to $200,000 AGI or $1M net worth**	**Up to $500,000 AGI or $3M net worth**
Income Sources	**W2**	**W2**	**W2, Business, Real Estate**	**W2, Business, Real Estate**
Written Reports and Analyses		**Summary Notes**	**✓ - Yes**	**✓ - Yes**
Advisor Project Time Estimate	**2 – 4 hours**	**2 – 3 hours per topic**	**9 – 12 hours**	**20 – 30 hours**
WealthCare 13-Point Overview Tune-Up	**Included**	**Not Applicable**	**Included**	**Included**
Minimum Fee / Maximum *** Base fee adjusted for higher net worth or special situations** **Round Up or Down to Nearest $100**	**Overview: $750** **+ room charges**	**1 Topic: $750** **2 Topics: $900** **+ room charges**	**$1,800 min* /** **$3,600 max** **0.55% of last AGI + 0.10% of Net Liquid and Illiquid Assets, whichever is higher**	**$2,400 min* /** **$7,500 max or** **0.55% of last AGI + 0.25% of Net Liquid Assets + 0.10% of Net Illiquid Assets, whichever is higher**

Package →	Bronze – WealthCare Tune-Up	Bronze – WealthCare Focus - Strategy Session	Silver – WealthCare RetireRight™ or 3Key™	Gold – WealthCare RetireRight™ 4Key™
Advisor-on-Call Support (AOC 1 Year)	**Not Applicable**	**Optional – Add $500**	**Included**	**Included**
Credit Card Installment Payment Option (based on minimum fee) * **Installment options payable by check or credit card within first 3 months: No Charge** **Installment options payable by check or credit card over four or more monthly installments: Add $100 or 4% to total fee quote, whichever is higher**	**Two monthly installments available option**	**Two monthly installments available option**	**Available**	**Available**
Personal Tax Preparation, Review or 2nd Opinion for DIY Preparers **(Eligible for Bundle Discount)**	**Optional**	**Optional**	**Optional**	**Included**
Portfolio Lab Analysis – Review of current investments and costs with recommended allocation and changes	**Available Topic**	**Available Topic**	**Available Topic**	✓
College Planning Strategies • Cash Flow Strategies • Scholarship/Loan Search • Assistance with FAFSA	**Available Topic**	**Available Topic**	**Available Topic**	**✓ - included if applicable**
Goal Assessment Reports with online collaboration and updates during year	**Available Topic**	**Available Topic**	**Available Topic**	✓

Package →	Bronze – WealthCare Tune-Up	Bronze – WealthCare Focus - Strategy Session	Silver – WealthCare RetireRight™ or 3Key™	Gold – WealthCare RetireRight™ 4Key™
Comprehensive Financial Plan (8 key topics 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 • Special Needs (Divorce, disability, stock options) Includes applicable reports: ➢ Tax Coach Tax Plan ➢ Risk Profile/Capacity ➢ Portfolio Lab Analysis ➢ Insurance Review ➢ Goal Assessment Report ➢ College Planning ➢ Your eFolio Estate Plan Analysis	Overview/Check-Up Only	Focus on one or two key topic issues or questions	Overview/Check-Up + Focus on up to three key topic areas	Overview/Check-Up + Focus on up to 4 key topic areas including Retirement
Financial Goal Setting			✓	✓
Family Balance Sheet			✓	✓
Family Cash Flow Analysis		Available Topic	Available Topic	✓
Income Tax Planning		Available Topic	Available Topic	✓
Education Funding		Available Topic	Available Topic	✓
Retirement Goal or Income Planning		Available Topic	Available Topic	✓

Package →	Bronze – WealthCare Tune-Up	Bronze – WealthCare Focus - Strategy Session	Silver – WealthCare RetireRight™ or 3Key™	Gold – WealthCare RetireRight™ 4Key™
Social Security Claiming Strategies			Available Topic	✓
Investment Risk Tolerance with Portfolio Stress Test			Available Topic	✓
Investment Portfolio Review (performance, risk and expense)			Available Topic	✓
Limited Email Support (6 months)	✓		✓	N/A
Unlimited Email Support (12 months)				✓
Phone Consultations (3)			✓	✓ - as needed
One-on-One Financial Review			✓	✓ - as needed
Ongoing Investment Advice for Client-Directed Accounts using Client Custodian Platforms (Separate AUM-based fee may apply for advisor-directed options)	Guideline: 0.20%/year	Guideline: 0.20%/year	Guideline: 0.20%/year	Included
Optional Ongoing Investment Management in Advisor-Directed/Managed Discretionary Accounts	X	X	Guideline: 0.80%/year up to $400,000	Guideline: 0.80%/year up to $400,000
Advisor-on-Call Annual Retainer with Review Program		Optional – separate fee starting at $500 per year	** Included -- Calculated fee starting at $500 per year	** Included -- Calculated fee starting at $500 per year

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

- $90 per hour for gross income up to $50,000 and/or net worth up to $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.

Time Estimate for Projects (for hourly rate option comparison):

	Bronze - Tune-up	**Bronze Strategy Focus Sessions**	**Silver**	**Gold**
Admin & Client Set Up				
Professional Time [1]	2 – 4 hours	2 - 3 hours per topic	9 hours for 3 topics + 13-Point Check Up Range: 7 - 10	12 hours for 4 topics + 13-Point Check Up
13-Point Financial Checkup [2]		N/A	2 hours (Included in Professional Time)	2 hours (Included in Professional Time)
Client Meeting Prep			N/A	1 hour for 2 meetings
Client Meeting [3]			2 hours	3 hours for 2 meetings
Client Post-Meeting Notes [4]			1 hour	4 hours for 2 meetings
Investment Review [5]			N/A	4 hours for 2 reviews
Tax Prep or Review [6]			N/A	2 hours (optional)
Client Support Time (aka Advisor-on-Call Program) [7]			3 hours budgeted for year - optional	6 hours budgeted for year – included Range: 6 – 15 hrs.
Projected Total Time	2 – 4 hours	2 – 6 hours	10 – 15 hours	25 – 35 hours

Notes on Project Time Estimate – applies to hourly or flat fee projects:
1: Deep dive analysis for specific topic includes research time, set-up in various planning software, what-if analyses, reporting; some topics (like retirement) require modeling in different programs and reconciling results
2: Financial checkup provides a broad review without specific reports that covers multiple areas and provides an overview of strengths and weaknesses with any recommended actions;

Areas include but not limited to:

- Retirement
- Investing (style, allocation, risk)
- Insurance Needs and Coverage
- Stock Options and Alternate Investments
- Legacy, Charitable and Estate Planning

3: Live meeting with client (in person or via conference call/screen sharing) to present, review and discuss findings as well as model changes
4: Post-meeting notes provided with outline of recommendations and/or actions

5: Investment review for client-directed accounts includes update of risk profile, tolerance and capacity measures; preparation of recommended allocation and/or specific investments to match risk and goals; spreadsheet outlining changes to be implement by client if applicable
6: Tax preparation and filing or second opinion review with or without modeling any recommended changes
7: Support and availability throughout the year via phone or email to discuss plan or any non-investment topics or questions

Multi-topic planning projects may be completed from one month to one year depending on data provided, scheduling and complexity. Rates, fees and time estimates are negotiable and subject to change.

Reference -

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).

Wealth Management Tune-Up Checklist

	ISSUE	Date Discussed	Action Plan	Date Accomplished
1	Investments			
2	Insurance & Risk Protection			
3	Liabilities			
4	Qualified Retirement Plans/IRAs			
5	Stock Options			
6	Business Succession Plan			
7	Durable Power of Attorney			
8	Gifting to Children/Descendants			
9	Charitable Gifting During Life			
10	Titling of Assets			
11	Executor/Trustee			
12	Distribution of Wealth at Death			
13	Charitable Inclinations at Death			