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NAPFA-Registered Financial Advisor

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

Updated October 2015

Wealth Builder Retainer Package Options

Retainer Package Options			
Package →	Bronze – WealthCare Strategy Session	Silver – WealthCare Limited Scope	WealthCare Integrated or Comprehensive Plan (Gold | Platinum)
Ideal For →	Clients looking for limited help with one or 2 specific issues	Clients looking for planning advice on three (3) key issues with ongoing guidance	Clients looking for our most complete level of service with advice on a full range of issues throughout the year
Client Profile (AGI & Net Worth)	Any	Up to $200,000 AGI or $1M net worth	Up to $400,000 AGI or $2M net worth
Income Sources	W2	W2, Business, Real Estate	W2, Business, Real Estate
"Brain Drain" Strategy Session	✓		
Written Reports and Analyses	Summary Notes	✓ - Yes	✓ - Yes
Advisor Project Time Estimate	2 – 4 hours	7 – 10 hours	Gold: 15 – 20 hours Platinum: > 25 hours
Minimum Fee / Retainer * Base fee adjusted for higher net worth or special situations	$750 + expenses or room charges	$1,250 *	Gold: $2,000 * / Platinum: $3,000 * / (minimum fee)
Advisor-on-Call Support (AOC 1 Year)		+ $500	Included in Retainer
Credit Card Installment Payment Option (based on minimum fee) * Other installment options available (2-pay, 3-pay, 4-pay, 6-pay, 12-pay)	Not Applicable	$500 + $80/month (10 installments) + AOC Support + expenses	Gold: $500 + $150/mo (11 pymts) --------------------- Platinum: $500 + $240/mo (11 pymts)
Annual Renewal Program (estimate) if paid monthly **			60% of initial + Advisor on Call **
Personal Tax Preparation or Review (Eligible for Bundle Discount)	Optional	Optional	✓
Tax Coach Tax Planning	Additional Fee	Additional Fee	✓

Package →	**Bronze – WealthCare Strategy Session**	**Silver - WealthCare Limited Scope**	**Wealth-Care Integrated or Comprehensive Plan (Gold | Platinum)**
Portfolio Lab Analysis – Review of current investments and costs with recommended allocation and changes	**Optional – separate fee**	**Optional – separate fee**	✓
College Planning Strategies • Cash Flow Strategies • Scholarship/Loan Search • Assistance with FAFSA	**Optional – separate fee**	**Optional – separate fee**	✓
Goal Assessment Reports with online collaboration and updates during year	**Optional – separate fee**	**Optional – separate fee**	✓
Quick Start Limited-Scope Financial Plan (2 key topics)	✓		
WealthCare Limited-Scope Financial Plan (3 key topics)		✓	
Comprehensive Financial Plan (8 key topics available) – • **Income/Cash Flow/Credit** • **Risk & Insurance** • **Investments** • **Tax Planning** • **Retirement Planning (accumulation or income)** • **Estate Planning** • **Education Funding** • **Special Needs (Divorce or disability)** **Includes these reports:** ➢ **Tax Coach Tax Plan** ➢ **Risk Profile/Capacity** ➢ **Portfolio Lab Analysis** ➢ **Insurance Review** ➢ **Goal Assessment Report** ➢ **College Planning**	**N/A**	**N/A**	✓ **- All included in Platinum** **(Choose 4 topics for Gold Level)**
Financial Goal Setting		✓	✓
Family Balance Sheet		**Available Topic**	✓
Family Cash Flow Analysis		**Available Topic**	✓
Income Tax Planning		**Available Topic**	✓
Education Funding		**Available Topic**	✓
Retirement Goal or Income Planning		**Available Topic**	✓

Package →	Bronze – WealthCare Strategy Session	Silver – WealthCare Limited Scope	Wealth-Care Integrated or Comprehensive Plan (Gold | Platinum)
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)	✓	✓	
Unlimited Email Support (12 months)			✓
Phone Consultations (3)		✓	✓
One-on-One Financial Review		✓	✓
Investment Advice for Client-Directed Accounts (Separate AUM-based fee may apply for advisor-directed options)			✓
Investment Advice for Advisor-Directed Accounts at 0.40% (core) to 0.80%/year (tactical or custom) (based on platform and program)		✓ - optional	✓
Advisor-on-Call Annual Retainer with Review Program	Optional – separate fee starting at $500 per year	** Optional -- separate fee starting at $500 per year	** Included in retainer based on formula noted

<u>Optional and Stand-Alone Services</u>

- Coaching Calls — $100
- Personal Tax Preparation — Call (1040 starts at $240)
- 401(k), 401(b) or IRA Review with asset allocation & Optimization — Starts at $375
  - Up to three accounts or 30 assets/investments
- Social Security Election Maximizing Strategies — starts at $450

*Planning fees and retainers are negotiable. Fee bundles are based on most recently reported Adjusted Gross Income, asset mix, tax status, complexity, scope of project and estimated time involved. Clients may choose an hourly rate arrangement at a minimum of five (5) hours. Clients may be billed for expenses, credit card processing charges and conference room rentals if applicable.

** Advisor-on-Call retainer program includes update of previously completed plan plus support calls throughout year at base rate of 0.25% of last Adjusted Gross Income or Net Worth reported (subject to cap) or $500, whichever is higher.

NOTE: Alternative Billing Arrangement for Financial Planning with Investment Management
As an alternative to a separate financial planning fee, clients may opt to pay for WealthCare Gold/Platinum programs by bundling with 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 unaffiliated third-party custodial platforms.

Tiered Asset Management Annual Fee Schedule

$0 to $20,000	Negotiated annual charge subject to $240 minimum
$20,001 to $70,000	1.75%
$70,001 to $200,000	1.50%
$200,001 to $500,000	1.20%
$500,001 to $750,000	1.00%
$750,001 to $1,000,000	0.80%
$1,000,001 to $1,500,000	0.60%
$1,500,001 to $3,000,000	0.45%
Above $3,000,000	Negotiable

You may find additional detail about this under Item 4 of the Firm Brochure (Form ADV 2A). As noted in our Firm Brochure and service agreements, all fees and services are negotiable

NOTE: Hourly Rate Option for Planning Services (3 hour minimum):

- $90 per hour for gross income up to $50,000 and/or net worth up to $100,000
- $120 per hour for gross income up to $120,000 and/or net worth up to $250,000
- $150 per hour for gross incomes 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
- $300 per hour for higher incomes or net worth or special projects not otherwise listed

Rates and fees are negotiable and subject to change.

Reference -

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

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

Form ADV Firm Brochure:
http://www.clearviewwealthadvisors.com/files/2015/04/2015-03-30-Clear-View-Firm-Brochure-Form-ADV-2A-and-2B.pdf 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).

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COLLEGE CASH PRO

To minimize your taxes and protect your wealth, you need a plan. You need concepts and strategies that leave more on your bottom line and in your pocket, without raising "red flags" or straying into "gray areas."

It doesn't matter how good your current accountant is with a stack of receipts on April 15. If you haven't planned right, by April 15 it's just too late.

Have you organized your finances for maximum benefit? Do you have the right benefit plans for yourself? Do you have the right retirement plan to prepare for your future? Are you taking advantage of *all* the legitimate deductions, credits, and strategies the tax code offers?

My name is Steve Stanganelli and I started Clear View Wealth Advisors and the Boston Tax Coach services of XtraRefunds to give clients like you a different kind of service. We don't just record the history you give us. We go beyond, to give you *proactive* advice and strategies to help you earn more and keep more.

We partner with business owners and professionals throughout the Merrimack Valley and North Shore. We have the experience -- and more important, the *proactive attitude* -- to give you more than just a history lesson of where your money was spent but what you need to keep it growing.

The process starts with your personalized proactive tax plan integrated with your personal financial plan. Here's how it works:

- **We start with a brief interview**. I want to hear about where you are now, and where you want to be. I'll ask about your financial, business and investment goals and where your money currently goes. I'll need copies of your past tax return and a little information on any business and investments that you manage.

- **I'll prepare your written tax plan and a personal financial plan**. This process typically takes two to six weeks so I can research your best possible options.

Together, we'll walk through your plan to make sure you understand how to implement it and answer any question. Typically, this meeting lasts an hour or more. You'll be amazed at the strategies and savings you discover!

- **Where needed, we'll schedule additional meetings or calls** to manage the plan and answer any new questions you may have.

Once we've developed your plan, the next step is to choose the best way to implement it for your needs.

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A Registered Investment Adviser