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

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Summary Comparison of Fixed-Fee Bundled Service Option Levels

Flat Fee Package Options Detailed			
Package →	**WealthCare Silver –**	**WealthCare Gold –**	**WealthCare Platinum –**
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**
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 * / $20,000 max**
Ongoing Advisor Support (AOC 1 Year): additional research, report updates, meetings, emails & calls	**Included but limited meetings**	**Included**	**Included**
Credit Card Installment Payment Option	**Available**	**Available**	**Available**
Portfolio Lab Analysis – Review of current investments and costs with recommended allocation and changes	**Available Topic**	✓	✓
Goal Assessment Reports	✓	✓	✓
Personal Tax Preparation, Review or 2nd Opinion	**Available for Fee**	**Available for Fee**	**Included**

Package →	WealthCare Silver –	WealthCare Gold –	WealthCare Platinum –
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	✓	✓	✓

Fees for programs are fixed for a one-year term. Fees for ongoing services will be evaluated annually based on income, net worth, complexity and scope. Client will be responsible for any applicable third-party fees or services incurred as part of a project. An estimate of any such items will be provided.

Fees for projects assume automatic renewal annually, unless canceled. If projects are not contracted with annual renewal, then initial fees will be quoted at a higher fixed-fee price (on average 15% rounded up to the nearest $50).

Renewal rates for Silver and Gold projects will be reviewed annually but are generally 10% to 15% less than initial project fees.

Custodian platform, trading, third-party manager fees and underlying fund expenses may apply; custodian platform fees range from 0.0% to 0.25%/year; third-party managers range from 0.25%/year to 0.40%/year (use is optional and on a case-by-case basis only; third-party manager rate applies only to investments assigned to them)

Subject Matter Grid – Illustration of Services Mapped to Project Level

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
	Evaluation Meetings		Silver Limited-Scope with 3 topics	WealthCare Signature Review	WealthCare Signature Review with Investment Management
	Bronze Limited-Scope with 1 topic	Bronze Limited-Scope with 2 topics		WealthCare Signature Retirement	WealthCare Signature Retirement with Investment Management
	Wellness Checkup (no reports)	Wellness Checkup with Support and Limited Reports		WealthCare Gold 4 Key	WealthCare Platinum 8 Key
		Focused Strategy Sessions (3 hours max)	College Planning TuitionBuster Silver	RetireRight Reality Check with Income Management	RetireRight Reality Check with Income Management with Investment Management
		Single Topic Reviews/Services: • Budgets • Debt/Credit • Insurance • Income Tax • Estate	College Planning TuitionBuster Silver with Retirement Review	College Planning TuitionBuster Signature	College Planning TuitionBuster Platinum with College Counseling
		College Planning TuitionBuster Bronze with Support			

Subject Matter Grid – Illustration of Services or Reports Available by Project Level

Cash Flow & General Planning

	LEVEL 1 Bronze	LEVEL 2 Bronze	LEVEL 3 Silver	LEVEL 4 Gold	LEVEL 5 Platinum
Determine Emergency Fund Target	✓	✓	✓	✓	✓
Debt Pay Off Strategies	✓	✓	✓	✓	✓
Employee Benefits Review	✓	✓	✓	✓	✓
College Funding Cash Flow	✓	✓	✓	✓	✓
Retirement Cash Flow			✓	✓	✓
Income Tax Planning			✓	✓	✓
Home Purchase Decision			✓	✓	✓
Social Security Planning				✓	✓
Pension Election				✓	✓
Retirement Withdrawals				✓	✓
Timing of Retirement				✓	✓
Stock Options & Deferred Compensation				✓	✓
Small Business Retirement Plans				✓	✓

Investment Planning

	Level 1	Level 2	Level 3	Level 4	Level 5
Risk Number	✓	✓	✓	✓	✓
Asset Class Allocation	✓	✓	✓	✓	✓
Specific Advice for Current Employer-sponsored Plan		✓	✓	✓	✓
Specific Advice for Multiple Retirement Plans				✓	✓
Specific Advice for Multiple Retirement and Taxable Accounts				✓	✓
Guidance on Variable Annuities			✓	✓	✓

Insurance Planning

	Level 1	Level 2	Level 3	Level 4	Level 5
General Advice on Life Insurance Needs	✓	✓	✓	✓	✓
Specific Advice on Life Insurance				✓	✓
Review of Other Insurance	✓	✓	✓	✓	✓

NOTE: Specific topics and reports delivered may differ by project and scope of engagement.