



HARVEST

INVESTMENT SERVICES
"Harvest Gains and Limit Losses"

Financial Planning Packages

Description of Services

Basic Financial Plan

Recommended for basic retirement snapshot/onetime analysis with yearly reviews.

One Time Fee: \$1,500

***Annual Fee: \$1,000**

Or

Quarterly Fee: \$250

- Goal Planner
- Determine income needs
- Social Security Analysis
- Retirement funds needed
- Life-insurance analysis
- Investment Portfolio analysis outside of retirement planning
- Digital Document Vault

Deluxe Financial Plan

Recommended for ongoing financial planning

One Time Fee: \$2,500

***Annual Fee: \$2000**

Or

Quarterly Fee: \$500

Basic Plan Features Plus

- Personal Financial Website
- Dedicated plan support
- Basic Expense analysis
- More robust retirement planning and functionality
- Limited estate planning analysis
- Additional Individual and portfolio risk analysis
- Basic Cash Flow Analysis
- Data Aggregation

Premiere Financial Plan

Recommended for highly complex situations and/or accredited investors

One Time Fee: \$3,500

***Annual Fee: \$3000**

Or

Quarterly Fee: \$750

Deluxe Plan Features Plus

- White Glove Treatment
- Full Expense Analysis
- Full retirement planning
- Full estate planning analysis
- Full education analysis
- Full Portfolio analysis
- Investment recommendations

| Outline | BASIC | DELUXE | PREMIERE |
|---|-------------------------------------|-------------------------------------|-------------------------------------|
| Retirement Planning | | | |
| Analyze your present retirement plans, including company 401(k), profit sharing and pension plans to see how they meet your projected retirement needs. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Determine your retirement income needs based on retirement needs, retirement goals and time horizon | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Determine family index number, based on retirement income, needs and goals | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Determine whether your projected resources will be sufficient to fund the desired level of retirement | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Evaluate whether or not the taxes on qualified plan distributions may be an issue and whether your qualified retirement funds will be needed to meet your income objective. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Check assignments and beneficiaries. | | | <input checked="" type="checkbox"/> |
| Discuss ways to maximize cost effectiveness. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Determine whether or not your objectives are attainable in the event of a long term disability or premature death of you or your spouse. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Evaluate current investment strategy in relation to your objectives and personal risk tolerance and recommend reallocations as needed | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Determine how to get maximum Effectiveness. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Coordinate plan with other benefits. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Discuss ways to minimize taxes (both state and federal). | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Identify and discuss alternatives to reduce income tax liabilities, as they relate to your investments. | | | <input checked="" type="checkbox"/> |
| Monte Carlo Simulation | | | <input checked="" type="checkbox"/> |

Estate Planning

Analyze present estate distribution plan.



Illustrate alternatives that would help reduce or eliminate probate.



Conservation and Distribution



Illustrate alternatives that would help reduce or eliminate estate taxes.



Risk Management Needs Analysis

Determine Insurance Coverage Needs
(Life Insurance, Disability, Long Term Care, Med Supplement)



Review existing policies



Survivor Needs Analysis



Survivor Needs and Cost Analysis



Financial Statements

Make available appropriate financial statements to view and print



Roth Conversion

Evaluate IRA to Roth conversion



Education Planning

Determine college funding goal



Determine college funding amount



Assess Asset allocation



Determine Investment recommendation



| Client Access | | | |
|--|-----------------------|-------------------------------------|-------------------------------------|
| Access created financial plans | <i>Limited Access</i> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Aggregation of online accounts | <i>Limited Access</i> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Access and maintain files in Vault | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Portfolio analysis (excluding retirement) | | | |
| Analyze stock performance (and dividend if applicable). | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| At redemption, discuss where new assets should be placed. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Analyze redemption alternations with stock fluctuations. | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Individual and Portfolio risk analysis | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Discuss redemption effects on Estate Planning. | | | <input checked="" type="checkbox"/> |
| After Initial Plan Presentation | | | |
| Reviews (review goals, monitor progress, asset allocation review and rebalancing) | | | |
| Annual | <i>Contingent</i> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Semi Annual | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Quarterly (By Request) | | | <input checked="" type="checkbox"/> |
| Ongoing maintenance & Aggregation Support | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| Add on Cost | Additional Add on Plan Services/Features Available | |
|---|---|--------------------------|
| \$100 p/hr | Cash flow analysis - consultation, and written recommendations on how to move forward. (1-3 hours projected) | <input type="checkbox"/> |
| \$100 p/hr | Budget Implementation (after cash flow consultation) - includes assistance in setting up a budget, tracking cash flow and two months of follow up in relationship to budgeting and cash flow. (3-5 hours projected) | <input type="checkbox"/> |
| \$100 p/hr | Business Planning – Corporate structure analysis and recommendations. Retirement plan analysis and Cash Flow Analysis. (1-5 hours projected) | <input type="checkbox"/> |
| \$400 p/qtr | 401K Active Watch - A personalized 401K investment recommendations and regular monitoring and timely recommendations. <i>Current employers 401k</i> | <input type="checkbox"/> |
| \$500 Additionally \$250-\$500 Annual Maintenance* | Illustrating advanced tax planning strategies paired with a comprehensive financial plan (<i>Tax planning is not provided by Harvest Investment Services, LLC</i>). | <input type="checkbox"/> |

Disclaimer:

**Annual/maintenance fee is determined at the advisor’s discretion based upon the amount of ongoing annual work. Annual/maintenance fee can be hourly or flat fee. All annual/maintenance fees are subject to change, but only after being fully disclosed accompanied by a new signed financial planning agreement.*