Wealth Tracker

- **Tier I $365 Web Access only**
  - 1 yr access
    - self completed
    - vault storage
    - access to aggregation software
    - self run analysis of financial needs programs
      - purchase insurance
      - contact advisor to establish plans
      - Commissions and/ or hourly fees as incurred
    - access to instructional tutorials
- **Tier II $750 Annual Planning & Web Access**
  - Tier I included
  - advisor meeting
    - Self completed cash flow worksheet prior to mtg
    - review of cash flow to determine TRUE discretionary funds
    - debt restructuring discussions
    - 1 hr in person or phone consult
    - follow up letter inclusive of action step and goal summary
    - Asset allocation review and recommendations
    - Life insurance, DI, LTC review, discussion & recommendation
    - Goal setting and action plan
    - tax efficiency/strategy discussion
- **Tier III Financial Plan & Web Access Greater of $2400 or .30 net worth**
  - Tier II included
  - prepared financial plan
  - Commissions on investments
  - you complete fact finder, we will enter information
  - Vault storage
  - Implementation of action plan
- **Tier IIV Fee based**
  - Advisory Accounts
    - Tier III included
    - no load funds/accounts/stocks/bonds
    - Fee based accounts
    - 3rd party multi money managers
      - SEI Trust Company
        - 150k min
      - Genworth Financial Asset Management
        - 50k min
      - Rockdale
        - 1M min
      - Asset Mark
        - 50k min
    - cash flow, distribution planning, business planning, business strategy