

## INDIVIDUALS & FAMILIES

# Retirement Planning Road Map

### INITIAL NO-COST INTRODUCTORY MEETINGS

- Info gathering and assessment of needs
  - Discussion of goals and details
- Meetings are performed by phone and/or in person

### PERSONAL FINANCIAL PLAN

Based on your unique situation, a price will be quoted at the initial no-cost introductory meeting if moving to a personal financial plan.



Klaas Investment  
PORTFOLIOS

We act as your **coach and quarterback** to help you implement and carry out your financial plan and asset management.

Our goals and interests are aligned as we offer **value-based planning and asset management** over time.



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#### KIP Fee Grid — Schedule A\*

Assets under management	\$50K-\$150K	\$150K-\$250K	\$250K-\$500K	\$500K-\$1mil
<b>Annual Fee</b> (paid quarterly)	1.40%	1.25%	1.16%	1.00%
<b>Offered Reviews</b>	1 per year		2 per year	
Assets under management	\$1mil-\$2mil	\$2mil-\$5mil	\$5mil-\$10mil	\$10mil +
<b>Annual Fee</b> (paid quarterly)	0.90%	0.80%	0.70%	0.70%
<b>Offered Reviews</b>	3 per year		4 per year	

\* Some households may be grandfathered in with different fee grids.  
Klaas Financial may impose a managed asset minimum.

#### Cost Based on Time

<b>Hourly</b>	\$250 per hour for all services rendered
<b>Monthly Retainer</b>	Based on time needs, either \$75 per month (about 5 hrs per year) or \$150 per month (about 8 hrs per year)  Includes access to Financial Planning Software and educational seminar opportunities

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