

Retirement Planning Road Map

INITIAL NO-COST INTRODUCTORY MEETINGS

- What brings you to Klaas?
- Discussion of goals and objectives
- Initial observations and suggestions

PLANNING MEETING

- Document review (statements, paystubs, tax returns, etc.)
- Review services offered relevant to your situation
- Review fee schedules

PRESENTATION/PAPERWORK MEETING

- Review financial plan
- Discuss Recommendations
- Implement recommendations



Klaas Investment
PORTFOLIOS

Financial Planning + Investment Management



A 360° View of Your Retirement

Financial Planning (Advice only)



Klaas Investment Portfolio Blended Fee Schedule

Assets Under Management	Annual Fee (paid quarterly)
From \$0 up to \$249,999.99	1.20%
From \$250,000 up to \$499,999.99	1.10%
From \$500,000 up to \$999,999.99	1.00%
From \$1,000,000 up to \$1,999,999.99	0.90%
From \$2,000,000 up to \$2,999,999.99	0.80%
From \$3,000,000 up to \$3,999,999.99	0.70%
From \$4,000,000 up to \$4,999,999.99	0.60%
From \$5,000,000 up to \$9,999,999.99	0.50%
From \$10,000,000 up to \$24,999,999.99	0.40%
From \$25,000,000 up to \$49,999,999.99	0.35%
Over \$50,000,000	0.30%

(Deducted quarterly from account)

Klaas360 Comprehensive Financial Planning Services

Investable Assets	Monthly Program Fee	Initial Fee
Up to \$1,500,000	\$275	\$1,650
Up to \$2,000,000	\$350	\$2,100
Up to \$2,500,000	\$425	\$2,550
Up to \$3,000,000	\$500	\$3,000
Up to \$3,500,000	\$575	\$3,450
Up to \$4,000,000	\$650	\$3,900
Over \$4,000,000	\$650 + \$75 for each additional \$500,000	Half of total Program Fees for first year

**For Comprehensive Financial Planning Services through the Klaas360 program, Klaas Financial charges a Program Fee of \$275 per month for up to \$1,500,000 of Investable Assets, plus \$75 per month for each \$500,000 above \$1,500,000. See the table above. Client will pay a one-time Initial Fee equal to half of the total Program Fees for the first year of service. The Initial Fee covers initial discovery meetings, data gathering, research and analysis, and creation of the initial financial plan. The Initial Fee is due after delivery of the initial financial plan; Monthly Program Fees are payable monthly in arrears.*

**Some clients may be grandfathered under other fee and service arrangements.*



KLAAS FINANCIAL

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