

## 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.



A 360° View of Your Retirement

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

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

#### KIP Fee Grid — Schedule A\*

Assets under management	\$50K-\$150K	\$150K-\$250K	\$250K-\$500K	\$500K-\$1mil
<b>Annual Fee</b> <i>(paid quarterly)</i>	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> <i>(paid quarterly)</i>	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>Fixed Fee</b>	A fixed fee for time and services related to the creation of a financial plan or a particular project requested.
<b>Monthly Retainer</b>	\$75 per month allows for monthly budgeting of financial services for up to 4 hours of services per year.

 **KLAAS FINANCIAL**  
Your Best Retirement

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