

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.



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.

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*

Assets under management	\$0 up to \$250,000	Over \$250,000 up to \$500,000	Over \$500,000 up to \$1,000,000
Annual Fee <i>(paid quarterly)</i>	1.25%	1.15%	1.00%
Offered Reviews	1 per year	2 per year	2 per year
Assets under management	Over \$1,000,000 up to \$2,000,000	Over \$2,000,000 up to \$3,000,000	Over \$3,000,000 up to \$5,000,000
Annual Fee <i>(paid quarterly)</i>	0.90%	0.80%	0.75%
Offered Reviews	3 per year	3 per year	3 per year
Assets under management	Over \$5,000,000 up to \$7,500,000	Over \$7,500,000 up to \$10,000,000	Over \$10,000,000
Annual Fee <i>(paid quarterly)</i>	0.70%	0.65%	0.60%
Offered Reviews	4 per year	4 per year	4 per year

COST BASED ON TIME

Hourly	\$250 per hour for all services rendered
Fixed Fee	A fixed fee for time and services related to the creation of a financial plan or a particular project requested.
Monthly Retainer	\$75 per month allows for monthly budgeting of financial services for up to 4 hours of services per year.

*The annual fee rate used to calculate the Program Fee is based on the total value of all Client's Accounts in the Klaas Investment Portfolio ("KIP") Program at the end of each calendar quarter, as shown in the table below, subject to a minimum fee of \$1,500 annually. Fees are charged quarterly in arrears. The annual fee rate is not blended; all Client's Accounts in the KIP Program will be charged the rate applicable to the total value of all Client's Accounts. Client's Accounts may be combined in a "household" for purposes of meeting the fee breakpoints below. Generally, a household would include accounts of the Client and Client's spouse or partner, and minor children residing within the same residence as Client, and the accounts of any trust whose beneficiaries are any of the above-described persons. However, Klaas may include or exclude accounts at Klaas's discretion.