

## 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\*

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 (paid quarterly)	1.25%	1.15%	1.00%
Offered Reviews	1 per year	1-2 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 (paid quarterly)	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 (paid quarterly)	0.70%	0.65%	0.60%
Offered Reviews	4 per year	4 per year	4 per year

Klaas 360 Fee Summary\*\*

Comprehensive Financial Planning Services	Creation of a comprehensive financial plan. Fixed fee based on complexity of your financial situation. Subject to a \$3,000 minimum fee.
Project-Based Consulting Services	Offered on a limited basis. Financial consulting focused on specific financial topic or need. Fixed fee based on complexity of your project and needs. Subject to a \$300 minimum fee.
Ongoing Klaas 360 Services	Ongoing assistance with monitoring and implementation of your financial plan or consulting on financial needs. Monthly fee of \$200. Requires minimum 12-month commitment and \$600 implementation fee (waived in some circumstances).

\*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 above, 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 above. 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.

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