



Financial Wellness Planning & Coaching Program

\$5,000 to \$7,000 flat fee (based on complexity)

Applies to all new clients. See page 2 for included services.

This program is designed to help you:

- Feel more confident in your financial decision-making
- Understand the bigger picture
- Get clear on what comes next
- Put your plan into action

Average six-month engagement, typically followed by investment & wealth management ongoing care.

Annual Financial Plan Update

\$2,500 to \$3,500 flat fee (based on complexity)

Recommended for all clients

Employer-Sponsored Retirement Plan Management

\$75/month

Optional add-on, recommended for non-retirees

For those with assets held in a 401(k), 403(b), or other employer-sponsored account, we provide ongoing guidance and management in coordination with the rest of your financial plan.

Investment & Wealth Management

Tiered fee percentage based on assets under care

Ongoing, comprehensive guidance designed to address all aspects of your wealth, including investment management, planning considerations, estate planning, tax planning, and more.

Assets Under Care*	Annual Fee
First \$500,000	1.45%
The next \$500,000 to \$1M	1.00%
The next \$1M to \$2M	0.75%
From \$2M and above	0.50%

*Annual financial plan update included for clients with \$200,000 or more in assets under care.



Financial Wellness Planning & Coaching Services

- Build Net Worth
- Career/Job Change Salary/Benefit Analysis
- Define Goals/Create Plan to Achieve
- Education Funding/Planning (Private/Prep School & College)
- Employer Benefits Review/Guidance
- Employer Retirement Plan Management (401k, 403b, 457, etc.)
- Evaluate Cash Flow/Debt Payoff
- Health Insurance Analyses
- Home/Auto Insurance Review
- Investment & Savings
- Planning/Wealth Management
- Life Insurance Needs/Policy Review
- Long-Term Care Planning
- Organize Financial House (find old 401k, pensions, consolidate, etc.)
- Pension Option Analysis (lump sum vs monthly payments)
- Plan for the Unexpected (estate plan/coordination for death/disability)
- Retirement Income/Lifestyle Planning
- Social Security Maximization
- Tax Planning/Reduction Strategies
- Other (refinance/mortgage payoff, buy vs lease, RSU/ESPP analysis, vacation/rental home considerations, targeted savings buckets, etc.)

Have a Question? Ready to Get Started?

Give us a call at (314) 353-9924 or email Admin@ARKFinancialWellness.com.