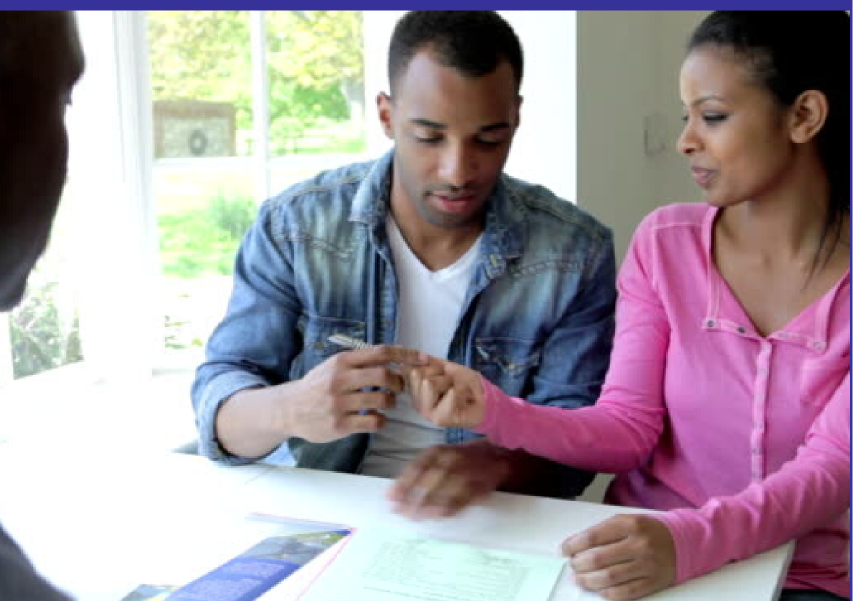

WealthManagementGroup

- Monthly -

Financial Planning & Advisory

- Services -

www.JamesVeal.com

Monthly Retainer Model

"Why We've Adopted It In Our Practice"

The vast majority of U. S. citizens do not have a ton of assets to manage and not a high net worth. Large-scale financial planning firms and boutique investment firms such as ours basically served older, wealthier, and more asset-heavy clients who are in or near retirement - even though they're the minority.

What we realized over the years was that more than 80% of the people interested in financial planning services did not meet our minimum asset requirements. Many of them were enjoying their careers, attaining moderate to high income, and were perfect candidates for our services once they reached retirement. But the million dollar question was, what can we do for them NOW?

So, what we did to alleviate this discrepancy is incorporate a "*monthly retainer fee model*" service into our practice to help people we once denied. We have found that it operates in concert with our preference to establish long-lasting, ongoing planning relationships with our clients. This subscription-based model is ideal for clients who want help on such things as planning their retirement, paying off student loans, building wealth, and managing their employer retirement plans at work.

In the profession of financial planning and investment advising, a retainer is a fixed fee that is determined at the outset of the engagement. The client is paying for the value of services the advisor provides, as well as ongoing access to the advisor. Clients can easily understand that financial planning is an ongoing process and not a one-time event.

Since a retainer fee is not tied to the value of investments, or generated by the purchase of any specific investment, you can feel confident you will receive objective advice. That is another reason why we're so thrilled to add this service to our practice.

Monthly Financial Planning Services

Client Flat Fee Cost = $50/month - *We charge on a monthly basis only!*

- Ongoing Support -

Monthly Services Includes:

- 4 meetings per year (1-2 hours)
- Budgeting & Goal Setting
- Unlimited emails, texts, and phone conversations
- Quarterly Client Newsletter
- Insurance & Risk Management
- Debt & Credit Card Management
- Personal/Employer Investment Management
- College Planning & Student Loan Debt Management
- Tailored Financial Plan
- Retirement Planning
- IRA, Roth & SEP IRAs & Employer 401k Plans
- FREE Financial Educational Workshops/Webinars

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