BONA FIDE FINANCE

FINANCE IN GOOD FAITH

Ongoing Service Proposal
$1000 down and $***/month

Bona Fide Finance appreciates the opportunity to service your needs.
We offer comprehensive financial assessments in the following areas:

Money Management

- Organize finances in Right Capital
- Provide overview of budgeting tool
- Create personal financial statements
- Detail an overarching game plan for current financial resources

Risk Management

- Review insurance policies for adequacy, such as health, disability, home, and auto
- Run Monte Carlo analysis to assess probability of success for any proposed plan
- Evaluate asset protection strategies

Taxes

- Create strategies to minimize the impact of taxes on financial transactions
- Provide tax preparation for annual individual Federal and State tax filings

Life Planning

- Establish goals, values, and priorities
- Work through George Kinder questions
- Refine use of financial resources based on life aspirations
- Survey attitudes and perspectives on money and its use

Estate Planning

- Consider how best to transfer assets at time of death
- Provide guidance on legal document creation for end-of-life scenarios

Investment Management

- Implement strategies that are low cost, efficient, diversified, and within risk tolerance
- Determine sufficient savings rate for long-term goals

Meeting Frequency

A minimum 12-month commitment is expected with this ongoing comprehensive planning service. Onboarding meetings are scheduled every three to four weeks for the first few months of the client/advisor engagement. Each meeting will last approximately 90 minutes and will cover the following subjects:

- Life Planning: Kinder Questions and Goal Determination
- Money Management: Review of Spending Habits
- Insurance Review
- Discussion on Investment Options
- Mid and Long-term Goal Planning

Following this initial string of assessment meetings, **triannual** meetings will be scheduled to review the most pressing financial concerns, while keeping an eye to the overall financial situation; these meetings normally last 90 minutes. The ongoing meetings will continue to monitor and evaluate goals, investments, insurance policies, and any other planning strategies as changes occur.

**Monthly fee is calculated based on 1% of annual household income and .5% of net worth. Minimum monthly fee is $350.*