



CREATE Your Ideal Life Financial Planning Process

Long term financial planning with your core beliefs, values, and goals at the center. You are Create, LLC's Client, not your money. The Create Your Ideal Life Planning Process' goal is to understand your driving purpose for your life to make it most fully feel like your happiest authentic life. Then we establish the steps to start having your money work for you towards your ideal life. This service involves working one-on-one over an extended period of time.

To build your initial plan, and potentially for periodic reviews, the CREATE Financial Planning Process takes your advisor ten to 80 hours of skilled advisor planning time, working independently on your behalf, between your Canvas and Expression conversations, before your tailored plan is prepared.

- Canvas - 15-minute initial get to know each other phone or video conversation
- Create Your Ideal Life Meeting One: Up to a two-hour conversation about what is most important in your life to make it feel like your life, so when we do financial planning, we are working in the direction of your life's purpose and your ultimate happiness and core values.
- Create Your Ideal Life Meeting Two: Up to a two-hour conversation setting first steps, looking at real and imagined barriers, examining what is possible, and mapping how to begin making the moves to Create Your Ideal Life.
- Realism - 90-minute Discovery Meeting via video conferencing; talk in depth about your financial goals and most pressing financial concerns. After this meeting your planner will work on your plan independently and may contact you with follow up questions.
- Expression - 90-minute Plan Presentation and Recommendations Meeting via video conferencing, usually two to four weeks after the Realism Meeting, which includes:
 - An easy-to-read summary of your current net worth, goals, action items, and more.Recommendations in the following areas: business vs personal cash flow, savings targets, debt repayments, investment goals,



education planning, retirement planning, Social Security planning, insurance, estate planning, and tax planning.

- Action - 15-minute phone or video meeting to help put your recommendations in place
- Texture - 15 - 60 minute follow up meeting via phone or video conferencing every three to six months, or as major life events come up, to check your progress.
- Encore / Create Your Ideal Life Review – 90 minutes to two-hours, via video conferencing, approximately biennially, Anniversary goal refresh and review meeting.
- Unlimited email support* - During office hours while not in another meeting.
 - *For up to 13 days from date of completion for hourly only clients.
- Cash-Flow meetings upon request

Services

In general, financial planning may address any or all of the following areas. We will work together to select your priorities. These areas may include, but are not limited to:

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| • Business Planning | • Insurance and Risk Management Review |
| • Wealth Planning | • Employer and Employee Benefits Optimization |
| • Family Governance | • Employer Equity |
| • Cash Flow and Debt Management - Business and Personal | • Estate Planning |
| • Life Events | • Charitable Gifting |
| • Short, Medium, and Long-Term Financial Goal Planning | • Tax Planning |
| • Education Planning | • Investment Consultation |
| • Retirement Planning | • Periodic Review |
| • Social Security Planning | |

Create Financial Planning:

Initial Create Your Ideal Life Plan	Ongoing Subscription		Hourly
\$4,000	\$1,000 Month		\$350
	At \$1,500,000 AUM, subscription fee waived.		

Advisor's Portfolio Management Services Fees:

Min Asset Value	Max Asset Value	Total bp *	Betterment bp AUM Fee	Create bp AUM
First	\$5,000,000	0.0100	0.0015	0.0085
\$5,000,001	\$15,000,000	0.0085	0.0015	0.0070
\$15,000,001	\$25,000,000	0.0075	0.0015	0.0060
Over	\$25,000,000	0.0050	0.0015	0.0035
*A bp is a % of a % equal to a cent per \$100. For example, 85bp = 85 cents per \$100				