



## CREATE Process

- **Canvas** - 45-minute initial get to know each other phone or video conversation. Review [CreateFP.com](http://CreateFP.com) in advance to pick your Service Model
- **Realism** - 90-minute Initial 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. Pay for your chosen service model at this meeting.
- **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** - 30-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** - 60 minutes via video conferencing for your annual customized plan and goal review.
- **Unlimited email support\*** - During office hours while not in another meeting.  
\*For two weeks after project completion for hourly clients.
- **Budget meetings upon request** - Some clients like this support monthly.



## 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:

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

### Create Financial Planning: Shown as Annual and Monthly, Billed Monthly

	Personal Planning	Business Planning
Monthly Fee (Base Fees)	\$354.17	\$483.33
Annual Fee (Base Fees)	\$4,250.00	\$5,800.00

### Advisor's Portfolio Management Services Fee – showing approximate AUM equivalents

Create, LLC will charge a monthly fee (designed to approximate the AUM model but bills on the low side of the asset range) for ongoing planning that reflects the level of assets the client invests with Create, LLC not to exceed 1% (including Betterment's fee). Create does not charge a planning fee for the first \$50,000, Betterment will. This "Planning Only\*" base fee for ongoing financial planning, but not the portion of the fee reflecting the responsibility for assets managed, will increase by 3% annually.

Individuals and Families Asset Range	Annual Fee w managed assets	Monthly Fee w managed assets
Planning Only*	\$ 4,250	\$ 354.17
\$0 - \$49,999	\$ 4,250	\$ 354.17
\$50k-\$99,999	\$ 4,400	\$ 366.67
\$100k-\$249,999	\$ 4,750	\$ 395.83
\$250k-\$499,999	\$ 6,250	\$ 520.83
\$500k-\$749,999	\$ 8,750	\$ 729.17
\$750k-\$999,999	\$ 11,125	\$ 927.08
\$1MM-\$1.99MM	\$ 13,375	\$ 1,114.58
\$2MM-\$2.99MM	\$ 21,875	\$ 1,822.92
\$3MM-\$3.99MM	\$ 29,875	\$ 2,489.58
\$4MM-\$4.99MM	\$ 37,375	\$ 3,114.58
\$5MM-\$5.99MM	\$ 44,375	\$ 3,697.92
\$6MM-\$6.99MM	\$ 50,875	\$ 4,239.58
\$7MM-\$7.99MM	\$ 57,375	\$ 4,781.25
\$8MM-\$8.99MM	\$ 63,375	\$ 5,281.25
\$9MM-\$9.99MM	\$ 68,875	\$ 5,739.58
\$10MM+ starting rate	\$ 73,875	\$ 6,156.25

\*This portion only to increase by 3% annually for all asset levels.

Business Owners Asset Range	Annual Fee w managed assets	Monthly Fee w managed assets
Planning Only*	\$ 5,800	\$ 483.33
\$0 - \$49,999	\$ 5,800	\$ 483.33
\$50k-\$99,999	\$ 5,950	\$ 495.83
\$100k-\$249,999	\$ 6,300	\$ 525.00
\$250k-\$499,999	\$ 7,800	\$ 650.00
\$500k-\$749,999	\$ 10,300	\$ 858.33
\$750k-\$999,999	\$ 12,675	\$ 1,056.25
\$1MM-\$1.99MM	\$ 14,925	\$ 1,243.75
\$2MM-\$2.99MM	\$ 23,425	\$ 1,952.08
\$3MM-\$3.99MM	\$ 31,425	\$ 2,618.75
\$4MM-\$4.99MM	\$ 38,925	\$ 3,243.75
\$5MM-\$5.99MM	\$ 45,925	\$ 3,827.08
\$6MM-\$6.99MM	\$ 52,425	\$ 4,368.75
\$7MM-\$7.99MM	\$ 58,925	\$ 4,910.42
\$8MM-\$8.99MM	\$ 64,925	\$ 5,410.42
\$9MM-\$9.99MM	\$ 70,425	\$ 5,868.75
\$10 MM+ starting rate	\$ 75,425	\$ 6,285.42

\*This portion only to increase by 3% annually for all asset levels.