CREATE Process

- **Canvas** - 45-minute initial get to know each other phone or video conversation. Review 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**

Financial Planning and Investment Management Pricing

Financial Planning Subscription	Individual Planning	Couple & Family Planning	Business Planning
Monthly Fee	$375	$500	$625
Annual Fee	$4,500.00	$6,000.00	$7,500.00
	At $600,000 AUM, Planning fee waived.		

The Financial Planning Subscription pricing will increase by 3% a year on January 1st.

Min Asset Value	Max Asset Value	Total bp *	Betterment bp AUM	Create bp AUM	Minimum AUM fee	Maximum AUM fee
$0	$49,999	0.0000	0.0015	0.0000	$0.00	$75.00
$50,000	$999,999	0.0100	0.0015	0.0085	$500.00	$9,499.99
$1,000,000	$1,999,999	0.0095	0.0015	0.0080	$9,499.99	$18,999.98
$2,000,000	$2,999,999	0.0090	0.0015	0.0075	$18,999.98	$27,999.97
$3,000,000	$3,999,999	0.0085	0.0015	0.0070	$27,999.97	$36,499.96
$4,000,000	$4,999,999	0.0080	0.0015	0.0065	$36,499.96	$44,499.96
$5,000,000	$5,999,999	0.0075	0.0015	0.0060	$44,499.96	$51,999.95
$6,000,000	$6,999,999	0.0070	0.0015	0.0055	$51,999.95	$58,999.94
$7,000,000	$7,999,999	0.0065	0.0015	0.0050	$58,999.94	$65,499.93
$8,000,000	$8,999,999	0.0060	0.0015	0.0045	$65,499.93	$71,499.93
$9,000,000	$9,999,999	0.0055	0.0015	0.0040	$71,499.93	$76,999.92
10,000,000	>$10,000,000	0.0050	0.0015	0.0035	$76,999.92	Asset based

*A bp is a % of a % equal to a cent per $100. For example 85bp = 85 cents from $100

Clients who wish to have assets managed by Create will pay an additional Assets Under Managment fee.

Clients with $600,000 of assets managed by Create, LLC will not pay an additional planning subscription.