Langley Investment Services

MANAGED FINANCIAL PLANNING

To make wise investment choices you need to know about tax laws*, current and pending legislation, market, and bond trends, and have a deep understanding of investing principles. For many people, committing that kind of time to research isn't possible. That's where we can help. With products available through Cetera Investment Services, an independent, registered broker–dealer, our experienced and registered team of Investment Adviser Representatives** will work with you to create a personal investment strategy to help you reach your financial goals.

For On-Going Planning Services Initial Plan Includes:

- ✓ 2-3 meetings for plan development
- ✓ Secure client website access via AdviceWorks
- ✓ Electronic copy of final plan in client portal
- ✓ Plan implementation assistance
- ✓ Plan monitoring
- ✓ Annual review

Topics Covered Can Include:

- ✓ Goal setting
- ✓ Budget review
- ✓ Retirement cash flow analysis
- ✓ Social Security maximization
- ✓ Tax-efficient withdrawals
- ✓ Pension claim options
- ✓ Healthcare and Long-term Care issues

What's the Managed Financial Planning Process?

The managed consultation process is straightforward. It starts with a free initial discovery meeting. In this meeting, we discuss your goals, financial situation, and the advice you're seeking. At the end of the initial consultation, we provide a plan for the assets to be managed and for the advice to be provided. We can discuss the engagement together, answer any question you may have, and decide if it makes sense to work together.

Fees:

- ✓ $350 plus $175/hr for future revisions to plan – Transferring assets to advisor
- ✓ $700 plus $175/hr for future revisions to plan – No asset(s) transferred
- ✓ **Free** for clients with fee-based advisory accounts

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