

# AdvicePay

Langley Investment Services provides hourly consultation services. This approach is unusual in financial services. More commonly, financial advisors require that clients purchase a product or turn over the management of their assets to the advisor to receive financial advice. When serving as an hourly financial advisor, we essentially function as a financial consultant to you.

Offering hourly consultation services makes our advice more accessible. We can serve clients from all walks of life regardless of their income, investment assets, or net worth. We love the broad diversity of clients the hourly approach enables us to support in reaching their financial goals.

## Who does AdvicePay work well for?

The hourly model works well for the do-it-yourselfer. We're able to serve individuals who really enjoy the control of directly managing their own portfolio and value expert guidance from a licensed advisor. Even the most astute do-it-yourselfer can benefit from engaging a financial consultant for a second opinion on their portfolio and advice on key financial decisions like retirement, social security filing, pensions, and tax planning for retirement income distributions. Our advice is highly personalized for everyone's situation – much more specific and actionable than online tools.

Hourly consultation is also great for those that are just getting started in their financial lives. A financial consultation can set you on the right path for years to come. We also work with many individuals who have most of their retirement assets in employer retirement plans. You may really want professional advice but are essentially shut out of the assets-under-management model because you've accumulated your wealth in an account an advisor can't manage for you.

- ✓ Goal setting
- ✓ How much home to buy
- ✓ Where to send kids to school
- ✓ Prioritizing between paying down debt or saving for retirement
- ✓ 401k advice
- ✓ Retirement planning
- ✓ Cash flow optimization
- ✓ Tax planning

## What's the AdvicePay planning process?

The hourly 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 are usually able to provide a flat-fee quote for the advice to be provided. We are able to discuss the engagement together, answer any question you may have, and decide if it makes sense to work together.

### Fees:

- ✓ \$175 per hour - Billing via ACH or credit card