# Client Services Overview

IMPACTFUL SOLUTIONS THROUGH ALL STAGES OF YOUR FINANCIAL LIFE

## SV Private Family CFO Client

### YOUR GOALS

Designed for high net worth clients looking for an alternative fiduciary solution to more costly family office offerings. As a Private Family CFO client, you can effectively manage all aspects of your financial life through an all-inclusive partnership with a team composed of our most qualified certified financial planners and asset managers. Our most senior team members will help navigate and manage all stages of your financial life from daily asset management and tax minimization to philanthropic endeavors and legacy planning. We believe this unique service has the potential to improve your financial outcome dramatically and give you greater confidence over your finances.

### SERVICES

- Development of a family wealth strategy, vision and mission statements
- Internal and external asset management purchase oversight and reporting
- Comprehensive risk management
- Education planning
- Private investment due diligence
- Private business consulting
- Loan review & coordination
- Legacy planning
- Concierge services
- Implementation and oversight of an institutional quality investment policy statement
- Real estate, auto, boat & aircraft analysis and negotiation
- Cash flow planning
- Tax, legal & insurance coordination
- Real estate analysis
- Family wealth education
- Charitable planning
- Later life health and legal planning
- Surevest CEO & CIO oversight and accessibility

### FEES & MINIMUMS

**The minimum recommended net worth for this service is $5 million.**

**The minimum fee is typically $10,000 per quarter.**

This program is an all-inclusive flat fee service. Fees are determined based on the scope of work and your net worth. In general, our fees are very competitive and are typically priced from ½ to 1% of your overall net worth. These fees will never exceed 2% of your net worth.

## SV Wealth Management Client

### YOUR GOALS

Designed for clients looking to maximize their financial outcomes through an ongoing relationship with a senior Certified Financial Planner™. Your financial planner, in partnership with our planning committee and investment committee, will help you navigate the wealth accumulation and income distribution stages of life with the objective of minimizing risk and maximizing financial outcomes. You will receive ongoing planning and advice, risk management, and portfolio management through a personalized and comprehensive solution. If you are interested in legacy and or charitable strategies, your advisor can help coordinate the tax, legal, and planning strategies necessary to meet your desired outcomes.

### SERVICES

- Comprehensive wealth accumulation planning
- Strategic cash flow and income planning
- Asset management oversight/reporting
- Charitable planning
- Senior relationship oversight
- Online access to a real-time balance sheet of all your internal and external assets and liabilities
- Education funding
- Tax, legal & insurance oversight/coordination
- Legacy planning

### FEES & MINIMUMS

**The minimum investment portfolio is $500,000.**

Fees are typically between 1-2% of assets under management and are inclusive of all asset management, reporting, financial, and estate planning done by all members of our firm. The minimum fee is typically $5,000 annually. External fees such as tax preparation and legal work will be billed separately through those professionals when applicable.

## SV Situational Planning Client

### YOUR GOALS

This solution is for clients who have not yet reached the need for more comprehensive and ongoing solutions. You will work with us on needs such as one-time investment reviews, corporate 401(k) plan, stock option planning, retirement planning, education, and major purchase planning. We can also help you if you are a trustee navigating the settlement and distribution of an estate or the adult child of aging parents who need assistance with wealth transfer planning. This is also a great solution if you are just looking for a highly qualified "second opinion."

### SERVICES

- Investment review and planning (one-time)
- Education plan and projections
- Insurance planning
- 401(k) review and guidance (one-time)
- Retirement plan and projections
- Estate settlement assistance
- Long term care planning
- Second opinion analysis and review

### FEES & MINIMUMS

Disclosure: All fees and services are negotiable. This is not designed to be a comprehensive list of fees and or services. Please see our firm's form ADV for a comprehensive list of services, fees, and minimums.

Fees are normally billed between $250 and $500 hourly. Flat fees typically range from $2,500 and up depending on the complexity and scope of work.