

Basic Needs

More Comprehensive

Highly Specialized

Cash flow & debt management	Retirement Planning	Investment Review	Education Planning	Tax Planning	Insurance Planning	Estate Planning	Family needs Planning	Philanthropic planning	Advanced Investment Strategy Planning	Business owners & key execs
Develop net worth Statement	Review retirement savings strategy	Assess risk tolerance	Establishing Tax efficient savings plans	Ensure tax efficiency in asset location	Review insurance policies	Establish and update Wills	Divorce Planning	Develop family mission and values	Windfall planning (<i>inheritance, business sale, severance</i>)	Corporate Structure and Cashflow planning
Examine current savings & expenses	Develop retirement vision and goals	Analyze current portfolio	Assessing affordability and funding options	Income type and timing planning	Assess coverage adequacy for life, long term care, disability	Establish or update trusts	Eldercare planning	Create impact goals and priorities	Guidance on variable annuities	Assess cash management strategy
Identify short and long term savings goals	Review corporate benefits	Translate savings goals to investment objectives	Maximizing tax-free gifts	Gain and Loss planning	Develop strategies to mitigate risks	Ensure appropriate control parties - financial and health	Planning for special needs children	Fund charitable strategies	Leverage Investing Analysis	Advise on employee benefit plans
Establish emergency fund	Claiming strategy for CPP and OAS	Create asset allocation strategy	Helping children save and budget	Keeping up to date on tax law changes		Organize estate documents	Planning for solo journey	Optimize tax benefits	Rental Property Analysis	analyze business disruption risks
Create optimal savings strategies	Retirement distribution strategy	Consider tax implications				Ensure proper asset beneficiary designations	Planning For healthcare and caregiving expenses	Philanthropic planning		Assist with business transitions
Analyze liabilities for savings opportunities	Retirement Income Planning	Review of current investment performance				Create gifting strategies				Assess compensation plans
How/when to pay off debt	Pension Choice election planning	Multi level risk and opportunity Assessment				Assist with charitable giving				Strategies for stock options
	Timing of retirement									

Starts at \$3800 for the first year

\$2,400 Ongoing Fee
\$1,900 Check in and review

up to \$13,700

\$10,200 ongoing
\$9,500 Check in and review