

## The Firm

Luesink Financial Planning an independent, fee-only financial planning and investment management company. Since we don't sell products and we don't earn commissions for investment products, we are able to give clients unbiased advice. We are bound by a Fiduciary Standard which means that we will act with undivided loyalty to the client; the client's interests always come first.

## Services

### Financial Planning

We identify and implement the best and safest strategies to help you achieve your personal objectives. We use a financial life planning approach to help you discover your core life planning goals. Our broad spectrum of expertise includes retirement planning, estate and trust planning, financial planning, insurance, investment advice, philanthropy and tax planning.

A holistic financial plan takes into account all aspects of your financial situation and provides a road map for the future. Once completed, you will receive:

- A list of recommendations how to achieve your goals
- An action plan

The road map will also include:

- Your net worth
- A cash flow statement
- A retirement needs analysis
- Retirement savings or withdrawal strategies
- Estate planning analysis
- Your risk assessment and recommendations
- Tax planning
- An investment analysis and portfolio advice

After evaluating your goals and risk tolerance we create a customized Asset Allocation and we will analyze your current portfolio. You will be able to see where it would be advisable to make changes. We will advise you how to create the portfolio that will give you the best possible return for the amount of risk you feel comfortable with and that will allow you to accomplish your goals.

If parts of the financial plan are more important to you than others we can concentrate on those; i.e. a Cash Flow Analysis, Debt Counseling, a Retirement Plan, Buying a house, a Retirement Withdrawal Strategy, an Investment Portfolio Review or College Savings Strategies.

### On-Going Financial Planning

A financial plan is a roadmap for achieving your goals; it directs you on your path. It has to be updated on a regular basis; your circumstances might change or our assumptions might have to be adjusted. We recommend updating your financial plan every year.

## Investment Management

Instead of providing you with an asset allocation and expecting you to implement your investments according to our recommendations, we will implement all changes for you and monitor your investments during the year. We don't chase after high returns (and high risk) but we design a solid portfolio with low-cost mutual funds and index funds or exchange-traded-funds (ETFs).

We will ask you to sign a limited discretionary power of attorney to make changes to your portfolio as we consider necessary. You can feel secure about the management of your finances and feel comfortable that you can pay attention to your other priorities. Included in this service is an annual update of your financial plan and on-going support of all your financial decisions.

## Fees

### Financial Planning

We charge for our services on an hourly basis of \$250.00 per hour. The fee for a financial plan is a one-time only fee. On average we spend 13-15 hours on a comprehensive financial plan and we will charge a fixed fee of \$3,300. At the first data gathering meeting a retainer of \$750 (3hours) is due and the balance will be paid in installments after each of the following meetings, with the last payment at the presentation of the plan. We charge a minimum of \$1,250 for any other consulting services.

### Annual Update

We aim to have a long-term relationship with our clients. We will help them with the implementation of your plan and update it once a year. In addition, we provide on-going support for all your questions. For these services we charge a fixed annual fee which will be established after the plan presentation.

### Investment Management

Investment Management fees vary according to the investment portfolio size and are calculated as a percentage of the portfolio assets.

First \$500,000	1.0% per year
Next \$500,000	0.90% per year
Next \$1,000,000	0.75% per year
\$2,000,001 and above	0.70% per year

There is a minimum investment management fee of \$2,500 per year. The management fee will be charged quarterly in advance at the rate of one quarter of the annual percentage. Included in this service is an annual update of your financial plan and on-going support of all your financial decisions.

## Referrals

Our firm works primarily with clients who are referred to us by our existing clientele. If you are pleased with the services we provided you with, then we encourage you to share your experience with others.