



Schedule of Services for Integrigen Wealth Management For Financial Planning and Advisory Relationships

- **Intake Session and Discovery:** We have you complete our Fact Finder and/or Discovery Workbook in order to attempt to learn everything there is to know about you regarding your financial life. We will help you identify your goals and prioritize them accordingly.
- **Formal Financial Plan Presentation with Annual Updates:** This includes running “what-if” or hypothetical scenarios based on changing factors. Through this planning, we can help you make informed decisions regarding when it makes sense to retire, what type of spending would be appropriate during retirement and helping to analyze social security strategies.
- **Comprehensive Portfolio Review:** We will review your investment accounts and give you our objective thoughts and where necessary, suggest changes (this includes objective advice as it pertains to potential real estate purchases/sales).
- **Investment Management:** For “advisory assets”, we offer to manage the assets for a competitive “advisory fee” which will be determined by the level of assets under management. This includes the creation of *customized* investment portfolios which are monitored and adjusted based on your specific financial situation. For non-qualified accounts, we can create more tax efficient investment strategies with the ability to “tax loss harvest”, while also considering any carry forward losses from previous years.

For “transaction based/non-advisory assets”, the costs are determined by the specific investment sponsor/investment provider and may offer additional compensation to the advisor. We have the ability to access these investment strategies and may do so when appropriate with full disclosure. Some of these vehicles may be more appropriate for those seeking tax-deferred growth and high net worth investors at the qualified purchaser level.

- **Budget Review:** After you complete a Cash Flow Worksheet outlining your income sources and expenses, we will provide objective cash flow analysis and help decide “maximum” levels of spending given your individual financial situation. We will also help you decide on an appropriate amount to hold in an “emergency cash account” and discuss ideas for future “dollar cost averaging”.

- **Tax Return Review and Planning:** While we are not CPAs and suggest that you discuss your specific tax issues with a qualified tax advisor, we do have tax knowledge and want to see your tax return. We like to do this before recommending certain investment or distribution strategies to make sure we are making thoughtful and deliberate suggestions from a tax perspective. We can also help provide your CPA with updated information on taxable activity within the portfolio for purposes of your quarterly estimates. We also look for tax loss harvesting opportunities that or may not take place before year-end to minimize tax consequences.
- **Retirement Plan Review:** We make sure you are participating in the most appropriate type(s) of retirement plan(s) given the level/source of compensation and your overall tax situation. (i.e. Traditional 401(k) vs. Roth 401(k), Roth IRA vs. Traditional IRA, Defined Benefit Plan vs. SEP-IRA vs. Single K, etc.). In addition to reviewing your level of contributions given your goals we outlined together, we will also provide suggestions for the investments within that plan, even though we are not able to be compensated to doing so.
- **Roth-IRA Conversion Analysis:** We provide an ongoing annual analysis to determine if a Roth-IRA Conversion makes sense, and if so, at what level. We also consult with your tax advisor before implementation.
- **Basic Estate Plan Review & Analysis:** We review your estate plan and make sure that the registration and beneficiary designations for your investments/insurance policies are consistent with your asset distribution plan.
- **Risk Management Analysis:** Based on a variety of factors, we will review your current insurance policies (including life, disability and umbrella coverage) to determine if you are over or underinsured and can offer assistance and possible strategies.
- **Unlimited phone calls and emails**
- **Access to our periodic “IntegriGen Intelligence” communications:** We will email important insights on current events or helpful reminders about pertinent and timely topics.
- **Strategic alliances with other professionals:** If you are in need of coordinating other areas of your financial life, we can help make introductions. When this occurs, we do not receive further compensation from those third parties, so there is no conflict of interest.
- **Ongoing Annual face to face meetings:** We will meet with you to review your goals and objectives and any changes in your life that may impact your financial plan. We will also review your progress and monitor whether you are on track to meet the goals we specified during our initial or most recent meeting.
- **Value Added Services** (see separate document)

Securities offered through LPL Financial, Member [FINRA/SIPC](#) Investment advice offered through Maryland Financial Group, a registered investment advisor. IntegriGen Wealth Management and Maryland Financial Group are separate entities from LPL Financial.

ADDITIONAL SERVICES FOR PLATINUM CLIENTS LISTED BELOW (Minimum of \$1,000,000 under management)

- **Account Aggregation/Family Financial Planning Website:** We create a family financial planning website with the ability to update investment accounts daily using account aggregation capabilities. The website also includes a vault to allow you to store important documents such as wills, deeds, tax returns, etc....
- **Unlimited Access for Beneficiaries:** As an added benefit, we offer guidance and advice to your beneficiaries. We offer our guidance as it relates not only the future distribution of family assets, but to their individual circumstances as well.
- **Additional Accessibility/Face to Face Meetings:** We offer more frequent meetings to review progress towards financial goals and coordinate/attend meetings with other advisors such as attorneys and accountants.
- **Discuss Estate Planning Strategies with Attorneys:** In our ongoing analysis, we discuss possible planning strategies and techniques as it relates to your personal goals, objectives, and comfort level.
- **Business Succession Planning:** For business owners, we review their succession plan and discuss strategies to address specific needs. We act as the quarterback with other 3rd party professionals including tax and legal advisers, independent business valuation review, etc.
- **Coordinate Tax Planning with Accountants:** We provide quarterly dividend, income, capital gain/loss reports to your CPA. This can provide clarity in the event estimated tax payments are being made.
- **Withdrawal Strategies:** We help formulate a plan to take withdrawals from various assets and strategies in the most tax and cost-efficient manner.
- **Social Security Analysis:** Based on your specific situation, we provide analysis as it pertains to when to apply for social security benefits.
- **RMD Strategies:** As you get closer to age 72, we help plan for future Required Minimum Distributions from retirement accounts. In addition to calculating the RMD, we guide you regarding the most efficient way to take those distributions in conjunction with your “non-qualified” distribution plan.

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