Schedule of Services for IntegriGen Wealth Management 401(k) Plan Participants

- **Intake Session and Discovery:** We try to learn everything there is to know about you and your family regarding your financial lives. We will help you identify your goals and prioritize them accordingly.

- **Comprehensive Portfolio Review:** We will review your investment options with you and give you our objective thoughts. We are also happy to review any other investment accounts you have and provide a second opinion.

- **Tax Discussion:** 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 like to familiarize ourselves with your general tax situation to help you make the best decisions for contribution types (i.e. traditional vs. Roth 401(k)/IRA options) for your overall retirement planning.

- **Retirement Plan Review:** 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.

- **Budget Review:** We will provide objective cash flow analysis including, (but not limited to) what level of spending is appropriate for housing given your individual financial situation

- **New Home Purchase Affordability Analysis**: Often times, lenders will pre-approve you for an amount that in reality, may turn out to be unrealistic given the bigger picture. We will help you determine what is reasonable and affordable for you now and in the future.

- **Risk Management Analysis:** We will review your current insurance policies (including life, disability and umbrella coverage) to determine if you are over or underinsured and can provide alternation options.

- **Access to our periodic "IntegriGen Intelligence" communications** regarding important and timely current events or helpful reminders about pertinent and timely topics.

- **Referrals to other professionals or services** we think you would benefit from. When we make those recommendations, we do not receive further compensation from those third parties, reducing the potential for any conflicts.

- **Ongoing Annual face-to-face meetings** to check in with you to review your goals and objectives and anything that may have changed in your lives that will affect your financial life.