WEALTH MANAGEMENT SERVICES

Pangea
FINANCIAL GROUP

Financial Planning & Consulting Packages

Essential	Advanced	Premier
Ideal For: Individuals looking to organize their financials and plan for the future- "Accumulator"	Ideal For: Individuals or Families looking to set and monitor financial goals- "Pre-Retirees"	Ideal For: Individuals, families, and/or business owners with complex financial needs- "Distribution & Legacy"
Meetings: Annual **Annual Service Hours:** 10'	**Meetings:** Semi-Annual **Annual Service Hours:** 20'	**Meetings: Tri-Annual** **Annual Service Hours: As Needed**
>$250k Account minimum under management [1] **Or** **Ongoing Planning:** $150/month or $1,800 annually [2]	**>$500k** Account minimum under management [1] **Or** **Ongoing Planning:** $300/month or $3,600 annually [2]	**>$1M** Account minimum under management [1] **Or** **Ongoing Planning:** $450/month or $5,400 annually [2]

Hourly Planning & Consulting

We are pleased to offer ala carte planning services starting at $249/hour depending on your situation and needs. Hours will be estimated and proposed on a project-by-project basis.

Asset Management Services

Account Value	Annual Advisory Fee
$0-250k	1.15%
$250k – $500k	1%
$500,000 – $999,999	0.9%
$1M – 2.5M	0.85%
2.5M +	Negotiable

Included Services

- Portfolio Review
- Investment Selection
- Rebalancing
- Gain/Loss Harvesting
- Time Horizon Analysis
- Risk Tolerance
- Asset Allocation
- Investment Research
- Financial Planning [2]

*1 - See Asset Management tier fee schedule
*2 - Ongoing Financial Planning Costs may be included with AUM Commitment.

Cory Walton, ChFC®, CPFA™
Pangea Financial Group

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LPL Financial

Financial Planning & Consulting
Menu of Services

		Essential	Advanced	Premier
Service Standards	Meeting Frequency (Virtual or in Person)	Annual	Semi-Annual	Quarterly
	Client Check in's (By phone or Virtual)	1	2	As Needed
	Turnaround Time	1-2 bus. Days	1 Bus. Day	24 hrs.
	Accountability Partner	X	X	X
	Fiduciary	X	X	X
Client Benefits	Access to Professional Financial Advice	X	X	X
	Online Financial Organizer	X	X	X
	Account Aggregation	X	X	X
	Secure Document Storage	X	X	X
	Budgeting Tools	X	X	X
	Financial Education Communication	X	X	X
	Monthly Market Updates & Insights	X	X	X
Financial Planning & Consulting	Investment Allocation Advice	X	X	X
	Portfolio Reviews	X	X	X
	Financial Goal Plan Check-ups	X		
	EE Benefit Review	X	X	X
	Personal Insurance Planning	X	X	X
	Real-Time Comprehensive Financial Plan		X	X
	Detailed Reporting & Progress Tracking		X	X
	Retirement & Life Transition Planning		X	X
	Multiple Goal Planning		X	X
	Education Planning		X	X
	Year End Tax Planning		X	X
	Basic Estate Planning		X	X
	Executive Compensation & Stock Options			X
	Charitable Planning Techniques			X
	Complex Trust and Estate Planning			X
	Business Succession Planning			X
	Family Wealth Planning			X
	Full Collaboration With Third Party Professionals			X

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