FINANCIAL PLANNING & WEALTH MANAGEMENT SERVICES

BARNUM FINANCIAL GROUP

COMPLIMENTARY NEEDS ANALYSIS

High level overview of your financial position

RECOMMENDATIONS

Assistance with gaps identified during the complimentary Needs Analysis:

- Investment recommendations
- Insurance recommendations
- Semi-annual reviews
- Advisory services can be discontinued at any time

FOCUSED PLAN

- Select **3** financial planning areas to integrate:
  - ☐ Financial Position
  - ☐ Protection Planning
  - ☐ Education Planning
  - ☐ Retirement Planning
  - ☐ Investment Planning
  - ☐ Tax Management
  - ☐ Estate Planning
- 2 plan design meetings
- Up to 3 Decision Center scenarios
- Semi-annual reviews
- Quarterly asset allocation for retirement

$1,100.00

"PERSONAL CFO" PLAN

- Integrate **ALL** areas of financial planning holistically:
  - ☑ Financial Position
  - ☑ Protection Planning
  - ☑ Education Planning
  - ☑ Retirement Planning
  - ☑ Investment Planning
  - ☑ Tax Management
  - ☑ Estate Planning
- Unlimited Decision Center scenarios
- Up to 3-4 plan design meetings
- Quarterly reviews
- Quarterly asset allocation for retirement
- PFV Website & concierge
- Online vault
- Open enrollment benefit review
- Estate planning document review
- Annual Property & Casualty review

$2,000.00

IMPLEMENTATION ASSISTANCE AS REQUESTED