



CFM is a Registered Investment Advisor with the SEC. We have a fiduciary duty to act in our clients' best interests at all times. Please review the matrix below, and have a thorough discussion with a CFM advisor to select the plan that suits you the best.

Services	Investment Management*	Wealth Management*
Financial Goal Setting	yes	yes
Investment Analysis and portfolio review	yes*	yes*
Rebalancing Portfolio recommendations	yes*	yes*
Ongoing Rebalancing of Portfolio	yes	yes
Net Worth Review	not included	yes
Cashflow Analysis	not included	yes
Education Funding planning	not included	yes
Corporate Stock Option Planning	not included	yes
Retirement Life Planning	not included	yes
Retirement budgeting planning	not included	yes
Insurance Needs analysis	not included	yes
Estate Planning	not included	yes
Ongoing Income Tax Planning	not included	yes
Income Tax Preparation	not included	yes
Ongoing Planner available at your call	yes	yes
Annual Plan Review Meeting	not included	yes
<b>Fee</b>	1% of account balance	1% of assets under management 0.80% AUM \$1,000,000 to \$5,000,000 0.50% AUM over \$5,000,000

\* Client must have assets monitored and managed by CFM. TD Ameritrade is the custodian for client investment accounts. In order to provide comprehensive financial planning, it is expected that clients have all of their investments managed by CFM.

Tax Preparation, Tax Planning, and CFM Roadmap can be provided on a pay-per-project basis. CFM will notify you in advance of the fee involved.

(form updated 04/2020)