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**
Fee	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)