5280 Associates
WEALTH MANAGEMENT

ONGOING FINANCIAL ADVICE

Below is a sampling of the items covered annually in our ongoing fee relationship based on your level of plan complexity and fee range.

Task	$500–$1,200	$1,000–$3,600	$3,000+	$3,600+
	Basic	Moderate	Advanced	Advanced + Estate
General Financial Planning				
Update and prioritize goals	•	•	•	•
Update account values	•	•	•	•
Establish fundamental success benchmarks	•	•	•	•
Financial goal progress report		•	•	•
Family updates and changes		•	•	•
Income review and changes		•	•	•
3rd party referrals (CPA, mortgage, etc.)		•	•	•
Business ownership changes		•	•	•
Annual credit report analysis		•	•	•
Debt management (payoff analysis and tracking)		•	•	•
Large expense decision making		•	•	•
Real estate purchase decision making		•	•	•
Lump sum purchase analysis		•	•	•
Priority checklist delivery			•	•
Real estate review			•	•
Debt refinance check			•	•
Investment Planning				
Annual allocation review	•	•	•	•
Personalized portfolio analysis		•	•	•
Compare current and proposed investment scenarios		•	•	•
Semi-annual allocation review		•	•	•
Employer retirement plan allocation review		•	•	•
Quarterly allocation review			•	•
Insurance Analysis				
Basic risk analysis	•	•	•	•
Life insurance review	•	•	•	•
Disability insurance review	•	•	•	•
Long-term care insurance review	•	•	•	•
Claim processing		•	•	•
Employer benefits review		•	•	•
Property and casualty insurance review		•	•	•
Umbrella insurance review			•	•
Health insurance review			•	•
Cash Flow Planning				
Basic debt analysis	•	•	•	•
Budget and expense review	•	•	•	•
Cash flow analysis		•	•	•
Tax and liquidity planning		•	•	•
Net worth review		•	•	•
Retirement Tracking/Planning				
Understanding retirement goals	•	•	•	•
Savings amount	•	•	•	•
Money Guide Pro		•	•	•

Task	$500-$1,200	$1,000-$3,600	$3,000+	$3,600+
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Retirement Tracking/Planning (continued)				
Monte Carlo analysis		•	•	•
Social security planning		•	•	•
Retirement income creative strategy			•	•
Rental property income review			•	•
Required distribution withdrawals			•	•
Required distribution planning				•
College Planning				
Savings amount determination		•	•	•
Account selection		•	•	•
Investment allocation		•	•	•
Tax efficiency			•	•
Estate Planning				
Beneficiary review of Thrivent accounts	•	•	•	•
Ownership review of Thrivent accounts	•	•	•	•
Beneficiary review of all accounts		•	•	•
Ownership review of all accounts		•	•	•
Tax efficient wealth transfer review			•	•
Estate law change discussion				•
Trust review (from financial perspective)				•
Health directive review (from financial perspective)				•
Power of attorney review (from financial perspective)				•
Miscellaneous				
Secure document storage	•	•	•	•
Invitations to workshops		•	•	•
Tax Analysis				
General change in tax situation		•	•	•
Heath savings account option		•	•	•
Employer plan contribution changes		•	•	•
Roth conversions			•	•
Qualified charitable donations			•	•
Planned giving (charitable) analysis				•
Tax loss harvesting				•
Appreciated asset charitable donations				•
Advanced Topics				
Executive benefit analysis				•
Stock option review				•
Non-qualified deferred comp plans analysis				•
Net unrealized appreciation ESOP				•

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