Sanctuary Financial Planning

# Investment Services & Fees

## Flat Fee Investment Management (We Manage)

For clients seeking to delegate, we offer flat-fee investment management. This includes management of up to five accounts using exclusively Sanctuary models, with standard performance reporting and no tax coordination. Fees may be adjusted based on the complexity and coordination required to manage your investments well.

- **Minimum annual flat fee: $5,000/year (billed monthly, quarterly, or semi-annually)**

Here's how we evaluate the scope of your portfolio and assign a fair, transparent fee:

| Complexity Factors & Typical Impact | | |
|---|---|---|
| CATEGORY | EXAMPLES | TYPICAL IMPACT (PER FACTOR) |
| Portfolio Transition (applies primarily in Year 1 or during major portfolio transitions e.g., changing custodians, rolling over assets, account distributions, repositioning taxable accounts). | Number of custodians; holdings; rollovers; account distributions; capital gains considerations | $500 - $2,000 |
| Account Complexity (structural, administrative, logistical effort) | Number, type and structure of accounts; money movement coordination; inherited IRAs; frequency of distributions | $500 - $1,500 |
| Portfolio Complexity (strategy, tax planning, investment nuance) | Roth conversion planning; RMD strategy; QCDs; embedded capital gains; legacy positions. | $1,000 - $2,000 |
| Coordination Complexity | Ongoing collaboration with your CPA or estate attorney, custom income or gifting strategies, multigenerational planning, family business or entity structures | $500 - $2,000 |

## Initial Investment Guidance & Portfolio Review (You Manage)

For those who prefer to maintain control of their investments but want professional support, we offer a one-time portfolio review. This includes a full allocation analysis, implementation suggestions, and strategic recommendations aligned with your broader financial plan.

- **Fee: $350 per account or portfolio analyzed, plus a $500 meeting fee**

## Ongoing Investment Oversight (You Manage)

For clients who've completed a one-time portfolio review and want periodic check-ins without handing off day-to-day management, we offer optional, non-discretionary investment oversight. These sessions focus on strategy updates, allocation guidance, and planning considerations — while you remain in control of implementation. We typically recommend 1–2 meetings per year.

- **Fee: $1,000 per meeting**

*Clients are responsible for executing trades and implementing any recommendations. These services do not include discretionary portfolio management or ongoing account monitoring.*