Sanctuary
FINANCIAL PLANNING

Custom Planning Add–On Services & Fees

Custom Planning Add-Ons

Optional flat-fee modules may be added to either the Foundation Plan or your ongoing engagement based on your needs and life stage. Each add-on is billed as a one-time flat fee and can be included during the year or built into your annual planning.

Add-On	What's Included	Ideal For	Fee
TAX & WEALTH STRATEGY			
Equity Compensation Strategy	ISO/NSO/RSU review, tax strategy, liquidity planning	Execs with concentrated equity, startup founders, tech employees	$1,500
Roth Conversion Planning	Scenario analysis, bracket mapping, multi-year tax strategy, CPA coordination	Pre-retirees, high earners, tax-deferred asset holders	$1,750
Pension Strategy Analysis	Lump sum vs. annuity analysis, income impact	Public employees, corporate staff with defined benefit pensions	$350 per pension
PROTECTION & RISK			
Long-Term Care Planning	Needs analysis, specialist quotes, underwriting guidance	Aging solo, dual planning, wealth protection	$1,000
Life Insurance Review	Contract analysis, guidance on next steps	Clients with legacy insurance policies	~ $500 -$750 per contract (pass-through)
Annuity Review	Review and strategic analysis	Clients with existing annuity products	$750 per contract
Estate Strategy & Coordination	Document review, professional coordination, integration with overall plan	Complex families, high-net worth, legacy-focused, estate tax exposure	$1,500
LIFE PLANNING & LEGACY			
Education Planning	529 optimization, projections, multi-child strategy	Parents, grandparents, caregivers	$150 per scenario
Philanthropy & Legacy Strategy	Giving strategy, DAF guidance, family values, communication tools	Clients seeking impact beyond wealth	$500
Home & Relocation Planning	Move vs. stay analysis, lifestyle alignment	Clients navigating housing shifts or second home decisions	$750
ONGOING FLEXIBILITY OPTIONS			
Additional "What If" Scenarios	Beyond 1–2 included in the Foundation Plan	Explorers, decision-makers, multi-path planners	$500 per scenario
Additional Meeting Review (available after the first year)	One or more formal planning sessions beyond the annual review	Clients who want semi-annual reviews, anticipate evolving complexity	$750 per meeting