

Services & Fees

We offer both flat-fee and hourly pricing models, depending on the type of service and the complexity of your financial needs.

OUR PRICING PHILOSOPHY

We don't charge based on assets or commissions. Instead, we offer flat-fee and hourly services tailored to your needs. You'll always know what you're paying for, why, and what value you're receiving — with flexibility to adjust each year as your life evolves.

Flat-Fee Financial Advice: The Foundation Plan

This initial flat-fee planning engagement includes three core conversations, with clear takeaways and actionable next steps.

- **\$4,500 for the first year** (billed monthly, quarterly or semi-annually)

Flat-Fee Financial Advice: Ongoing

After completing the Foundation Plan, clients may engage us for ongoing advice. This includes annual plan reviews, tax strategy letters, and responsive planning support throughout the year.

- **Minimum annual flat fee: \$2,500/year** (billed monthly, quarterly, or semi-annually)

As your life evolves, you can add custom planning modules — like Roth conversions or long-term care — when and if they become relevant. (see below)

Each year, we revisit your goals, review the scope of support, and adjust your plan and pricing accordingly.

Flat-Fee Financial Advice: 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

Flat-Fee Investment Management (We Manage Your Investments)

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 (see next page for examples).

- **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 Your Investments)

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 Your Investments)

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.

What's Next Retirement Coaching

Offered as a standalone or add-on service, our retirement coaching helps you prepare for and navigate the transition into retirement — beyond just the financials. Sessions focus on purpose, identity, time management, relationships, and designing a fulfilling next chapter.

- **Individual Session (à la carte): \$750**
 - **Full Series (4 sessions): \$2,500**
 - **Annual Alignment (follow-up check-in): \$500**
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Hourly Advice for Targeted Needs

For clients with specific questions or a narrow scope of work, we offer hourly planning support without a full engagement. This is ideal for targeted analysis, second opinions, or project-based needs.

- **\$450/hour (Principal)**
- **\$100/hour (Associate Financial Advisor)**
- **\$1,800 minimum**

Whether you're navigating a major life transition or just need a sounding board, we offer planning on your terms — clear, flexible, and customized to fit your life. Let's build something that works for you.
