Menu of Services

Financial Planning

Our planning process is tailored to the needs of each individual client. The complexity and price of actual planning services will vary accordingly. For clients who would like advice on an as-needed basis, our consulting fee is $250/hr. Financial planning fees may be discounted or waived for clients who engage us for asset management, depending on the client's asset level and planning needs.

- **Cash-Flow and Budgeting**
- **Comprehensive Risk Management**
- **Retirement Income**
- **Tax Strategy**
- **Estate Needs**
- **Goal Planning**

Initial Consultation	Free
Cash-Flow/Budget Analysis	$1,000-$2,000
Targeted Goal Plan (1-2 aspects)	$2,000-$3,000
Comprehensive	$3,000+
Annual Review & Maintenance	30%-50% of intitial plan

(Prices are estimates)

Asset Management

Fees are assessed quarterly, based upon the net value of assets on the last market day of the quarter.

Integrity Investment Committee

- **Meets monthly, led by Bill Roth, CFA**
- **Capital markets review** – evaluates current state of markets and developing trends
- **Analyzes asset allocations** – monitors risks and opportunities across asset classes
- **Investment due diligence** – evaluates the track record, business model, risk exposure, etc of investment opportunities

Integrity Simple — American Funds® F2 Direct-At-Fund Program

- **Portfolio of American Funds® F-2 shares**

Annual Fee:
1% of assets

Example:
$100k under management = $1,000/yr

Integrity Signature — Integrity Model Portfolio Series

- **Integrity Model Portfolio**
  - Designed by Integrity Investment Committee
  - Model allocations assessed monthly
  - Access to alternative asset classes
  - Custom allocations available

Annual Fee Schedule – Blended

$0 - 250k	1.00%
$250k - $500k	0.90%
$500k - $1m	0.75%
$1m - $2m	0.40%
$2m - $5m	0.25%
Over $5m	0.15%

Effective Rates

Asset Level	Effective Rate
@ $250k	1.00%
@ $500k	0.95%
@ $1m	0.85%
@ $2m	0.63%
@ $5m	0.40%

Example: $1,000,000 under management

First $250k at 1.00%	$250,000 \times .0100 = $2,500$
Second $250k at 0.90%	$250,000 \times .0090 = $2,250$
Second $500k at 0.75%	$500,000 \times .0075 = $3,750$

Total Fee

$$\$2,500 + \$2,250 + \$3,750 = \$8,500/yr$$

1st $250k	2nd $250k	2nd $500k

Effective Rate

$$\$8,500 \div \$1,000,000 = 0.85\%$$

total fee	total assets