

Our standard financial management service includes both financial planning services and investment management services. For certain clients, such as a non-profit organization, we may provide just investment management services.

We use independent qualified custodians (discount brokerage firms, such as Schwab, or TD Ameritrade) to custody (hold) client assets, where the clients have continuous and direct access to their assets.

An initial financial analysis is provided to the client as the first step in financial management. Periodic statements are provided to clients showing the status and performance of their portfolio. We offer clients a personalized annual review, and they may request a review at any time.

Our services are provided based on the client's specific needs. Clients have the ability to impose restrictions on their accounts, including specific investment selections.

Business structure

We are a Limited Liability Company, owned by the partners, Bill Moeckel and Jean Fullerton.

Assets under management

As of January 30, 2012 we managed \$95,428,936 on behalf of our clients. Of that amount, \$32,400,285 was on a non-discretionary basis, and \$63,028,651 was on a discretionary basis.

5 Fees and Compensation

We are a fee-only firm. We do not sell annuities, insurance, mutual funds, limited partnerships, or any other commissioned products. We are independent, and not affiliated with any financial company that sells financial products. We do not accept commissions or referral fees.

Our standard fee is charged as a percentage of assets under management, in quarterly installments, in arrears (after services have been provided). The fee is calculated based on the average daily balance in the client accounts.

Our typical service includes both financial planning services and investment management, combined as on-going financial management. Our standard fee schedule for financial management is:

0.25% quarterly fee on assets up to \$1 million	(1% yearly fee), plus
0.20% quarterly fee on the next \$1 million	(0.8% yearly fee), plus
0.175% quarterly fee on assets over \$2 million	(0.7% yearly fee)

The minimum fee is \$1,500 per quarter.