





Give your portfolio *purpose* & a target

Budget = Intentional income allocation. FINIQUE = Intentional nest-egg allocation to goals.

THE FINIQUE CYCLE

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1. PICK FUNDS & SET TARGETS
 Choose from 10 financial funds or make your own. Optionally, set annual average return, balance, & completion-date targets in line with your financial plan.*
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2. ALLOCATE & PROJECT
 Assign every nest-egg dollar & savings contribution a financial fund. Optionally, calculate hypothetical projections & compare to targets (adjust #1 if needed).
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3. ALLOCATE SOME MORE
 Sub-allocate your financial funds according to anticipated short (< 5^{YR}) & long-term liquidity needs in line with your financial plan.*
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4. SET YOUR ASSET ALLOCATION
 Based on steps 1-3, suitably create a target allocation according to your anticipated liquidity needs and desired risk objective and tolerance.
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5. IMPLEMENT PROFESSIONALLY
 We'll take it from here, as we tax & cost-efficiently implement your target allocation with specific securities selected based on our on-going due diligence.
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6. RE-EVALUATE
 Re-evaluate periodically as financial profile or objectives change. Conduct portfolio due diligence frequently to evaluate its ongoing suitability.

* Don't have one? We can help with that too.

10 Financial Funds

- Retirement / FI Fund
- Rainy-day Fund
- Next Auto(s) Fund
- Next Generation Fund
- Healthcare / Special Needs Fd
- OIGIG (splurge) Fund
- Final Expenses Fund
- Charitable Fund
- Debt Payoff Fund
- Paid-for-home Fund

Finique Standard Perks

- ☑ Turn-key discretionary portfolio management
- ☑ Tax-aware review at least annually
- ☑ Allocation monitoring & on-going holdings due diligence.
- ☑ On-demand online access & reports.
- ☑ Easy ACH funding & withdrawals
- ☑ Non-billed initial suitability & set-up consultation.

What does Finique cost?

PRICING EXCEPTIONS TO KNOW ABOUT*

First \$1,000,000 of Finique household assets under management	0.500% /QTR	<ul style="list-style-type: none"> ▪ Waived fee if household AUM < \$10,000 ▪ Savings rate* > 75%? You may qualify for 75% off! ▪ Heroes discount – see ADV brochure for details ▪ 3rd party management costs, if any, are additional.
Next \$4,000,000	0.250% /QTR	
Anything > \$5,000,000	0.125% /QTR	

Did you Know? The higher your Finique balance, the more Journey membership perks you & your immediate family qualify for !

SEE REVERSE FOR DETAILS

Get rewarded with extra special treatment

The higher your Finique balance*, the *better* your financial wellness *perks*



INCLUDED SELF-GUIDED SERVICES				
Organize & track: Secure online dashboard	✓	✓	✓	✓
Plan: Professional-grade DIY financial planning software access	\$19.95 /MO	✓	✓	✓
INCLUDED FIDUCIARY ADVISOR-SUPPORTED SERVICES				
Assigned advocate: The same someone to get to know you well	✓	✓	✓	✓
Concierge: If stuck, get help & pointers from an objective advocate	✓	✓	✓	✓
Crisis or change: Life-event support (strategy session + 1YR Q&A)	1-time only	✓	✓	✓
Answers: Non-investment-related advice & Q&A via email / text	n/a	✓	✓	✓
Discovery: 1-time get-to-know-you session	\$50	✓	✓	✓
Strategize: 1-time advisory / financial coaching session	\$200	✓	✓	✓
Advocacy time: Non-billable private & custom attention (hours)	½ HR 1-time only	1 /YR	6 /YR	100 /YR
Big-ticket concierge: Stretch \$s further with our pricing research	n/a	n/a	✓	✓
Emergency access: Have your advocate's direct cell phone #	n/a	n/a	✓	✓
Gift Journey Membership: Heirs of Ultimate members get membership for 1 YR.	n/a	Gold	Platinum	Ultimate
Finique discount: Super-saver [^] (75% off for each year 75% savings rate)	n/a	n/a	✓	✓
OPTIONAL SERVICES AVAILABLE FOR A SURCHARGE				
Anything else: Additional out-of-scope advisor time	<i>Advisor's hourly rate – please see current ADV brochure for details</i>			

Don't have Finique? Buy Journey membership perks instead!

Each purchase requires 1YR minimum commitment

	\$50/MO	\$100/MO	\$500/MO	\$2,000 /MO
Retail Cost	\$50/MO	\$100/MO	\$500/MO	\$2,000 /MO
Reve: Love participant (if eligible through employer or group sponsor)	Waived	50% discount	25% discount	n/a
Reve: Adore participant (if eligible through employer or group sponsor)	n/a	Waived	50% discount	n/a