Give your portfolio purpose & a target

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

The Finique Cycle

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.*

2. ALLOCATE & PROJECT
Assign every nest-egg dollar & savings contribution a financial fund. Optionally, calculate hypothetical projections & compare to targets (adjust #1 if needed).

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.*

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.

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.

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 portfolio management including discretionary order execution,
- 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.

About Finique VIP

ADDITIONAL PERKS INCLUDE…

- Up to 100 HRs custom non-billed hourly time /YR
- Gift Platinum status to family
- Advanced preview of planned adjustments

$1 MILLION MINIMUM & BEST SUITED FOR…

- Complex financial situations
- Busy pros or business owners
- Delegators with other priorities

What does Finique cost?

First $1,000,000 of Finique household assets under management	0.375% /QTR
Next $4,000,000	0.250% /QTR
Anything > $5,000,000	0.125% /QTR

PRICING EXCEPTIONS TO KNOW ABOUT*

- Waived fee if household AUM < $10,000
- 2x fee if VIP-enrolled or highly customized strategy
- Savings rate^ > 50%? You may qualify for 50% off!
- 3rd party management costs, if any, are additional at cost.

Did you Know? The higher your Finique balance, the more status-based perks you & your immediate family qualify for !

SEE REVERSE FOR DETAILS

PROVIDENT LIVING FINANCIAL SERVICES

* See ADV brochure for more details

Get rewarded with *extra* special treatment

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

Finique balance required...	$0+	$50,000+	$100,000+	$200,000+
	No Status	*Gold*	*Platinum*	*Ultimate*
INCLUDED SELF-GUIDED SERRVICES				
Organize & track: Secure online dashboard	$9.95 /MO	✓	✓	✓
Plan: Professional-grade DIY financial planning software access	$9.95 /MO	$9.95 /MO	$9.95 /MO	✓
INCLUDED FIDUCIARY ADVISOR-SUPPORTED SERVICES				
Assigned advocate: The same someone to get to know you well	n/a	✓	✓	✓
Concierge: If stuck, get help & pointers from an objective advocate	n/a	✓	✓	✓
Crisis or change: Life-event support (strategy session + 1YR Q&A)	n/a	1-time only	✓	✓
Answers: Non-investment-related advice & Q&A via email	n/a	n/a	✓	✓
Discovery: 1-time get-to-know-you session	n/a	By invitation only	✓	✓
Strategize: 1-time advisory / financial coaching session	n/a	By invitation only	✓	✓
Advocacy time: Non-billable private & custom attention (hours)	n/a	n/a	1 /YR	6 (100 if VIP) /YR
Big-ticket concierge: Stretch $s further with our pricing research	n/a	n/a	n/a	✓
Emergency access: Have your advocate's direct cell phone #	n/a	n/a	n/a	✓
Gift status: For heirs (1YR Ultimate) & immediate family (varies)	n/a	n/a	n/a	✓
Finique discount: Super-saver^ (50% off)	n/a	n/a	n/a	✓
OPTIONAL SERVICES AVAILABLE FOR A SURCHARGE				
Full-service retirement planning: Professionally crafted & tracked plan	$500 /MO	$250 /MO	$125 /MO	$0 - waived
1-time retirement planning session: See if you are on track or ready to go	$500	$250	$125	$0 - waived
Employer-retirement: Allocation & security selection advice	$1,000 /OCCURANCE	$500 /OCCURANCE	$250 /OCCURANCE	$0 - waived
Anything else: Additional out-of-scope advisor time	*Advisor's hourly rate – please see current ADV brochure for details*			

Don't have Finique? Buy status perks instead!

Each purchase requires 1YR minimum commitment

	No Status	Gold	Platinum	Ultimate
Retail Cost	n/a	$99 1-time + $20/MO	$180 /MO	$1,000 /MO
Group Welfie® Discounted Cost (if eligible through employer or group)	n/a	$0 /MO 100% OFF	$30 /MO 83.3% OFF	$500 /MO 50% OFF