FINANCIAL PLANNING | WEALTH MANAGEMENT | DIVORCE FINANCIAL PLANNING SERVICES
FRANCIS FINANCIAL, INC.

WHO WE ARE

We are an independent fee-only **boutique Wealth Management and Financial Planning firm** specializing in advising affluent individuals and families. We do not sell financial products or accept commissions or compensation from any other source, so you can expect and receive unbiased advice. **Our minimum in investible assets is $1,000,000**. We focus on well thought out, high-touch wealth management and financial planning, and our fee structure has been designed for, and is in the best interest of, clients with our minimum in assets under management (AUM).

You can watch our ***Informational Video*** on the ***Homepage*** of our website. This video explains our unique approach to Financial Planning and Wealth Management. If you find the time, here is a second video highlighting the remarkable features of our ***Francis Financial Private Wealth Platform***, a tool that allows our clients to gain a holistic view of their assets at all times.

OUR APPROACH

Fee Only – *Our clients are unique.* Our Fee-only Approach allows us to give our clients complete objectivity in our recommendations and services. We do not sell financial products or accept compensation from any other source, so they can expect and receive unbiased advice. ***Our fully transparent process has no hidden fees. Our only incentive is to act in the best interest of our client***.

Comprehensive – *We look at the big picture.* We consider all aspects of our clients' lives when creating their customized Financial Plan and when making suggestions pertaining to their portfolio. We understand their unique goals, whether they need support with:

- ✓ Cash flow management
- ✓ Retirement preparation
- ✓ College planning
- ✓ Insurance analysis
- ✓ Tax planning
- ✓ Charitable giving
- ✓ Estate planning
- ✓ Business ventures
- ✓ Ongoing portfolio management
- ✓ Home purchases
- ✓ Career transitions
- ✓ Budgeting for leisure

Accessibility – *We have an open-door policy.* We encourage our clients to ask questions, get to know our staff and feel at home in our office. We meet with our clients every six weeks, quarterly or biyearly at their convenience to make certain that they are on track to meet their short and long term objectives and to discuss any questions that arise.

Connectivity – *We provide our clients with an extensive repertoire of trusted professionals.* Whether they need a real estate agent, legal advice, a new accountant or lifestyle guidance, we can recommend just the right person for their situation. Our clients also enjoy our exclusive networking, educational and social events orchestrated throughout the year.

Innovative – *We are committed to continually improving our services*. We invest in our team through educational programs and professional development, so our clients receive the most accurate and timely advice. Our expert wealth advisors are required to engage in continuing education far beyond our industry requirements. We also welcome and seek feedback, suggestions and constructive ideas from our family of clients.

OUR FEE-ONLY STRUCTURE

Financial Planning Fee Structure:
Our minimum fee for financial planning is $5,000, which is due at the Financial Plan Presentation meeting. A $1,000 retainer is due at the initial planning conference and is credited to the client's account. **The financial planning fee is a one-time fee.**

Asset Management Fee Structure:

Asset Range	Percent of Total Market Value
Up to $1,000,000	1.50% plus
$1,000,001 to $2,000,000	1.25% plus
$2,000,001 to $5,000,000	1.00% plus
Above $5,000,000	0.90%

***Our minimum in investible assets is $1,000,000**.

FINANCIAL PLANNING ONLY

Our fee for financial planning only is $7,500, which is due at the final plan presentation meeting. A $1,000 deposit is due at the initial planning conference and will be credited towards your financial planning fee. **The financial planning fee is a one-time fee.** We accept credit card payments for these fees. Any additional meetings (post plan delivery) with your team will be billed at an hourly rate of $350.

DIVORCE FINANCIAL PLANNING

Our team also specializes in **Divorce Financial Planning** and plays a vital role in making sure that you sustain financial peace of mind during and after your divorce. As Certified Divorce Financial Analysts (CDFA™), we work hand in hand with you and your team of divorce professionals to understand how the financial decisions you make during your divorce will impact your future. We forecast the outcome of your divorce settlement and offer a clear and unbiased image of what your financial future will look like if you choose "Settlement A" or "Settlement B." Our team is trained and knowledgeable about your state's divorce laws and helps you answer questions regarding budgeting, alimony, tax planning, home sales, asset distribution, insurance needs and other factors that are crucial in determining your ideal settlement. **Our goal is to give you, our client, the financial tools you need to regain your financial and emotional independence.** You can read about the benefits of hiring a Certified Divorce Financial Analyst in Stacy's article published in ***The Journal of Financial Planning***.

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Divorce Fee Schedule: It is mutually agreed that the Client shall be charged for Company's services at the rates set forth below:

BILLABLE SERVICE	FEE PER HOUR
Consultation and Analysis – President & CEO	$ 350
Consultation and Analysis – Director	$ 275
Consultation and Analysis – Analyst	$ 175
Administrative Tasks	$ 40
Court Time and Court Preparation	$ 375

***We require a minimum of 12 hours for client engagement.**

IN THE MEDIA

Our team regularly appears and is quoted in some of the top major news outlets such as CBS This Morning, CNN, CNBC, NBR, The Wall Street Journal, USA Today, The Financial Planning Magazine, Good Morning America, amongst many others. To view our latest press hits, please visit our ***Facebook page.***

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