



Service Details

Our core focus is on clients who are concerned and proactive with their wealth management needs and prefer to **work closely with a trusted advisor**. For these valued clients, we dedicate ourselves to providing workable solutions helping our clients to achieve their goals.

However, we realize that **not everyone needs or wants the same level of service**. Arktos Wealth Management offers an alternative to the conglomeration of online retail investment companies with toll-free numbers and unknown service representatives. For those who simply desire a road map to attain their financial goals, we offer financial plan development. Alternatively or additionally, for those who wish to invest or rollover assets, we utilize a variety of investment platforms. Our clients benefit from **complete transparency of all costs and fees** associated with their financial plan and/or portfolio. This helps to ensure a commensurate level of service is received for the fees clients are paying.

If you are unsure of your needs, we recommend starting with a comprehensive **financial plan**. Individual plans vary in complexity and therefore cost. The plan will cover as much advisory service as needed to help you pursue your financial objectives.

The following pages include detailed descriptions of the items on our **Client Service Schedule** (shown below). They are provided to help you choose the level of service or areas that could benefit your financial situation.

	Level 1	Level 2	Level 3	FINANCIAL PLAN ONLY
ASSETS UNDER MANAGEMENT	\$250K - \$750k	\$751K - \$2MM	> \$2MM	No Minimum
*ANNUAL FINANCIAL ADVISOR FEE	1.00%	0.8% - 1%	0.5% - 0.8%	\$2,500 - \$20,000
*INTERNAL PLATFORM & INVESTMENT MANAGER FEE	0.15% - 1.10%	0.10% - 1.05%	0.10% - 0.90%	None
Basic Assessment for Suitability	√	√	√	Individual plans vary in cost and complexity and will cover as much advisory service as needed to help pursue client objectives.
Risk/Age-based Portfolio Construction	√	√	√	
Online Vault and Account Aggregation Portal	√	√	√	
Monthly Newsletter	√	√	√	
Annual Review Meeting	√	√	√	
Phone Access to Advisor	√	√	√	
Goals Review	√	√	√	
Insurance Analysis	√	√	√	
Lifestyle Risk Analysis	√	√	√	
Review for Proper Titling of Assets	√	√	√	
College Funding	√	√	√	
Budget Development and Review	√	√	√	
Retirement Income Planning	√	√	√	
Tax and Cost Basis Reporting	√	√	√	
Beneficiary Designation Alignment	√	√	√	
Semi-Annual Review Meeting		√	√	
Tax Planning Review		√	√	
Estate Planning Review		√	√	
Birthday Lunch		√	√	
Quarterly Review Meeting			√	
Cash Flow Analysis			√	
Charitable Giving Review			√	
Coordination with your Tax Consultant			√	
Coordination with your Attorney			√	
Invitation to Client Appreciation Events			√	
Ongoing Financial Planning			√	

Service Level 1

Basic Assessment for Suitability

You will receive a personalized assessment with respect to your timeline and risk tolerance for any given investment objective. This will help to ensure the selected portfolio is suitable for your objective.

Risk/Age/Belief-Based Portfolio

Your assets will be invested into diversified portfolios managed by professional investment management teams based on your risk level, age, and (if interested) religious, moral, or societal obligation beliefs. Both active and passive management tactics can be used to further diversify your investment. Any type of account registration can be facilitated (e.g. IRA, Trust, Joint, College, etc.).

Online Vault and Account Aggregation Portal

You will have secure online access to your account(s) held with our firm, an online vault to store documents securely, and an online account aggregation tool that can help you attain your financial goals. Current performance metrics, holdings, transactions, and summaries are available at any time.

Monthly Newsletter

A monthly newsletter featuring timely and topical articles, personally written by your advisor, will be sent to your email. The philosophy of our practice is voiced through this form of social media.

Annual Review Meeting

This one-hour review meeting is your opportunity to share any changes to your lifestyle, goals, or objectives. After this important meeting, your advisor will follow up with a written email summary highlighting key-points discussed and provide recommendations for you to accommodate your updated financial situation. Annual meetings are a critical component for keeping you on track with your goals.

Phone Access to Advisor

Occasionally, a quick answer is needed to assist with a financially-related situation. We encourage you to keep us informed of your ever-changing obligations and to seek advice prior to making financial commitments. Proactive planning is just a phone call away.

Goals Review

Expressing your goals and aspirations in your own words is what we encourage from our clients. A plan is nothing without goals. And without goals, there is nothing to achieve. Working towards one or several goals is critical to realizing financial and/or personal success.

Insurance Analysis

Functioning as the ultimate stop-loss part of your plan, insurance should be frequently reviewed to ensure the purpose still meets your needs. Life, health, disability, and long-term care insurance are designed to transfer the risk (meaning cost) of these specific events to the insurer. We will help you integrate an appropriate amount of insurance to cover your risks.

Lifestyle Risk Analysis

Your career, hobbies, and characteristics are a reflection of you. We help our clients identify risks they present to themselves, their families, their health, and their wealth. As a financial planning firm, it is critical that the advisor and client are open to discussing a client's personal actions working against the very goals they've set.

Review for Proper Titling of Assets

Every asset you own is titled in some capacity. Whether it's held in a personal name, joint account, or a trust, it is not uncommon for lifestyles, familial, marital, and/or financial status to change over the course of one's life. Additionally, relying on the law of the land isn't recommended nor is it designed to be in your best interest. We will help you review the holding status of your assets to ensure they align with your best financial and personal interest.

College Funding

Planning for the funding of college education is one of the few financial goals that has a known timeline. There are several investment options that may offer tax-efficient risk-adjusted benefits to fund this important expense. Together with your planner, a comprehensive plan to fund your children's college expenses can be developed.

Budget Development and Review

Running a household is no different from running a business. Goals are set, tasks are assigned, and budgets are made. We teach our clients how to discern between their wants and needs while developing systems for managing their income and expenses. We can help you develop a personalized budget you and your family can live on.

Retirement Income Planning

Retirement planning should start once a person becomes gainfully employed. This critical planning process necessitates close monitoring throughout the earnings and savings years. We use financial planning software to illustrate possible outcomes based on a multitude of variables contributing to this calculation. Your advisor can help you develop a savings plan to meet your retirement objectives.

Tax and Cost Basis Reporting

Investing can trigger tax liabilities while being subject to complex taxing issues. AWM has access to tax-sensitive investments that attempt to minimize tax liabilities through a variety of strategies. These may include strategies such as tax-harvesting, capital appreciation, and tax-free investments. A customized portfolio with tax-conscious holdings can be created to compliment any financial situation.

Beneficiary Designation Alignment

Assets ultimately pass to someone upon death. Where they ultimately go can be controlled by the owner with proactive planning. Remaining vigilant in the planning and monitoring of your beneficiaries can help your family members avoid confusion, frustration, or even the handling of probate. AWM will assist in the review of insurance and investment account beneficiary selections.

Service Level 2

(Level 1 services plus the following)

Semi-Annual Review Meeting

With more assets and responsibilities comes more complications and frequent monitoring. Having the ability to meet by phone or in-person twice per year can help to ensure recommendations are being implemented in a timely manner. Additionally, modifications to a plan are typically more gradual.

Tax Planning Review

Taxes are typically your largest annual expense aside from a home mortgage. Proactive planning through the delaying, accelerating, or re-characterizing of income and expenses can help position your tax liability to be minimized within the constraints of current tax law. Investment strategies can be employed to align with your taxable income goals.

Estate Planning Review

The Internal Revenue Service (IRS) frequently changes rulings and limitations on how assets are taxed upon transfer to other people. Passing assets on to the next generation or a charity typically requires specific techniques to ensure a smooth and tax-beneficial transfer within the legal limits of tax law. AWM will work with your estate planning attorney to position and title assets in a favorable manner to your beneficiary.

Birthday Lunch

A birthday is a day to celebrate. As financial planning is a very personal and private endeavor, spending social time together helps to forge a stronger relationship. AWM believes that you should be treated with the same amount of trust and respect as a family member.

Service Level 3

(Level 2 services plus the following)

Quarterly Review Meeting

In very complicated estate, tax, and investment planning situations, quarterly reviews are strongly encouraged. Frequent discussions of cash flow and benchmarking of investment objectives can help you maintain a steady course through changing economic conditions while minimizing surprises.

Cash Flow Analysis

Knowing exactly how your income and expenses are affecting your wealth is critical to maintaining and growing it. AWM assists in the review and development of an overall cash flow budget to address income, expenses, taxes, debts, and common arbitrage techniques.

Charitable Giving Review

Giving a portion of one's wealth to a charitable cause is an honorable gesture. For clients with the ability and desire to give charitably, there are multiple options with possible tax benefits. AWM can help you find an appropriate method to accomplish this goal.

Coordination with your CPA or Tax Consultant

The vast majority of investment and financial decisions come with tax ramifications. It is critical that these decisions are made in relation to your overall financial plan and coordinated with a tax professional. AWM will communicate directly with your tax professional to ensure our financial and investment decisions are aligned to help minimize your legal tax obligations.

Coordination with your Attorney

An attorney provides legal advice that typically involves financial, estate, family, and insurance planning. These areas can also define the pillars or structure from which a comprehensive financial plan is based upon. We can work directly with your attorneys to implement, change, and advise on various areas of your estate while interpreting and explaining the legal jargon in plain terms to you. Titling of properties, designating trustees, and planning for the ultimate transfer of assets are key areas covered. We act as your advocate in this capacity.

Invitation to Client Appreciation Events

We know that our clients have a choice when selecting an advisor to work with. We work to serve our clients and will occasionally host events for select clients to show our appreciation for their business and trust. These events are intended to be informative, fun, and/or entertaining.

Ongoing Financial Planning

Relevant information is vital to creating, implementing, and monitoring our clients' wealth. Utilizing a preeminent financial planning software provider, eMoney®, our clients can log in to view up-to-date values on their assets and liabilities in one convenient place. Additionally, you and your advisor can hold remote screen sharing sessions, if needed, to assist with financial decision making. Once your profile is completed, it becomes the cornerstone from which review meetings and 'our' decisions are based upon.