



PARSONS | Capital Management, Inc.
A tradition in money management

FEE-ONLY FINANCIAL PLANNING

At Parsons Capital Management, we understand that investing is just one aspect of a family's personal financial picture. We frequently work with individuals and families as part of our fee-only financial planning services to analyze where you are now and what you want to achieve.

For our asset-management clients, this is an ongoing process with regular updates. For clients new to the firm, it is a way to address potential issues related to goals, objectives, and risks with a quantitative analysis that covers specific objectives, time horizon, risk profile, tax implications, performance expectations, asset allocation and portfolio management.

SCOPE AND PROCESS

Often the scope of our fee-only planning will result in a comprehensive analysis of the things that are important to you. These might include analysis of your net worth and cash flow, retirement scenarios and insurance coverage recommendations. And, of course, where warranted, plans for funding higher education.

We will review and evaluate your personal information in the strictest confidence. This would include your current investment portfolio, retirement expectations, insurance coverage, all financial statements and any information related to estates, trusts, and wills.

OUTCOMES

On the basis of the information our clients provide, we create an in-depth analysis utilizing state-of-the art NaviPlan® financial planning software. We meet face-to-face with you to review our findings and set forth a graphic representation with our recommendations for cash flow, insurance coverage, adequacy of savings and investments, retirement planning and, if applicable, educational funding and other concerns.

Based on the fee-only planning, we suggest strategies and investments that make sense for our clients given their existing portfolios. Sometimes, clients are advised to consider a realignment of growth and income investments to reflect lifestyle changes or other major events. We frequently uncover elements of their finances that are important to weave into their big-picture blueprint.

FEES

The standard fee schedule for planning is as follows:

Fee	Gross Income Plus Investment Assets
\$ 1,000	Under \$250,000
\$ 1,500	Between \$250,000 and \$500,000
\$ 1,750	Between \$500,000 and \$1,000,000
\$ 2,000	Between \$1,000,000 and \$1,500,000
\$ 2,500	Over \$1,500,000

Our fees are extremely competitive, based on mutual agreement, and due upon completion of the plan. We recommend annual updates of your financial plan can provide assistance related to investment management services and implementation to accomplish your objectives. Additional fees for these services would apply.