

Financial Planning Process

Step 1

Establish and Define the Client-Planner Relationship

Client Based

You can expect to receive comprehensive financial guidance with a financial plan specific to you.

Customer Based

You can expect to receive guidance on SPECIFIC financial issues which does not include a financial plan.

Step 2

Gathering Data
(including goals)

Step 3

Analyzing and
Evaluating Data

Step 4

Developing and
Presenting a Plan and
Recommendations

Step 5

Implementing the
Financial Plan and
Recommendations

Step 6

Monitoring the Plan
and Recommendations

Utilizing eMoney Advisor®

- Advanced online aggregation and financial planning tools.
- Helping you stay on track through daily updates on ALL of your accounts.

Compensation

On-Boarding Expense

One-time upfront expense for client-based relationship.

Annual Review Expense

Annual review expense for client-based relationship. Expense waived for clients who invest \$100,000 or more with us or who contribute at least \$10,000 annually.

Fee-Based Compensation

Why Fee-Based?

Working with our clients in a fee-based arrangement allows us to sit on the same side of the table as our clients. As your accounts fluctuate, so does our compensation. We want your account to grow as much as you do.

Third Party Money Managers:

At Mountain Wealth we utilize the experience, technology and professional expertise of third party money managers. Our fee does not include the charge for third party money managers. These charges vary based on the money manager and strategy. All fees will be disclosed at the time of recommendation and are within normal range for our industry.

Commission-Based Compensation

Sometimes we are unable to charge a percentage on particular investments or products we feel are necessary for a comprehensive financial plan. Fees vary based on the investment and strategy.

These include:

- Annuities
- Non-Traded REITs (Real Estate Investment Trusts)
- Life Insurance
- Disability Income Insurance
- Long Term Care Insurance
- Commission-based investments on assets under \$50,000.

Indirect Compensation

Some of the companies we work with compensate us for certain events such as business travel, lodging, meals, client appreciation events, sponsorships, marketing and seminars. In no way does this compensation influence our recommendations. We, therefore, require that all non-cash compensation be kept to a minimum.



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