Allegiant Wealth Strategies Services

COMPREHENSIVE WEALTH MANAGEMENT

Comprehensive Wealth Management refers to the coordination of various strategies that encompass all phases of your financial life, from the accumulation of assets, to risk management, to tax strategies, to retirement and estate planning.

As you transition into these phases, the financial challenges you face may become increasingly complex. Often, the services you require to address these challenges fall outside the realm of basic portfolio design and ongoing investment management.

The Comprehensive Wealth Management fee is based on the complexity of your needs and starts at $1,500. Following an initial consultation, the scope of our partnership is defined and agreed upon prior to the engagement.

Financial Planning

We do not make assumptions. We ask questions instead. Information and advice are not the same. Advice is personal. Advice provides clarity. Clarity builds confidence. Confidence empowers you to make informed decisions. If you are ready for actionable financial planning advice to help you find clarity around your money, then you have come to the right place. We are skilled at finding innovative ways to overcome obstacles, solve problems, and tackle unforeseen challenges. The financial planning process begins with understanding what is important to you.

The collaboration process:

- Explore and define lifestyle expectations
- Identify and discuss fears and concerns
- Explore possibilities; define and prioritize goals
- Identify gaps and opportunities
- Review scenarios and evaluate what is realistically possible
- Understand the assumptions impacting your success

Portfolio Analysis

With investing, it is never return or risk; it is return for risk. While you may desire the highest possible return, you may not be able to handle the volatility associated with riskier portfolios, and thus can find it hard to stay invested. We build efficient portfolios that are in alignment with the level of risk you are willing to accept in order to maximize your returns and achieve your financial goals.

- Establish your downside risk profile. The quantification of risk is directly tied to finding solutions that will achieve your goals.
- Understand the difference between your required returns and your desired returns.
- Identify what is driving risk and returns in your portfolios.
- Optimize your portfolios. Optimization is the process of mathematically determining those combinations of asset classes and investments that will achieve the highest possible rate of return for any level of risk that you are willing to accept.

Allegiant Wealth Strategies
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INVESTMENT ADVISORY SERVICES

The fees are based upon your investable assets. In this model, the services are limited to portfolio design, implementation, and monitoring. The chart below illustrates the fees charged for investment advisory services offered through a Preferred Portfolio Services (PPS) Custom managed account.

ACCOUNT SIZE		MAXIMUM ANNUAL FEE*
Greater Than or Equal To	**Less Than**	
$0	$500,001	1.00 %
$500,001	$1,000,001	0.75 %
$1,000,001	$2,000,001	0.50 %
$2,000,001	$5,000,000	0.25 %
$5,000,000	And above	Negotiable

*In addition to the annual management fee, PPS Custom Program clients may pay transaction charges, administrative charges, and miscellaneous account fees and charges, as described in the PPS Client Agreement and Commonwealth's ADV Part 2A Brochure.

CONSULTING SERVICES

Consulting Services are a great fit for those who prefer to maintain control over their own portfolios but occasionally would like a professional opinion on investment selection or risk exposure, or for those who would like assistance with financial projects outside of asset management.

The scope of service is based on your needs and the complexity of your situation. The specialty services fee is charged at the rate of $250 per hour.

These services include but are not limited to:

- Budgeting, including detailed cash flow analysis and debt repayment strategies
- Employee benefits package evaluation with recommendations on which options you should choose to maximize your benefits
- W-4 Paycheck Tax Withholding strategies ensure you have the right amount of tax withheld from your paycheck so you can keep more money in your pocket*
- Asset allocation for your 401(k) or work retirement plan
- Social Security and Medicare strategies
- Qualified charitable giving
- Estate settlement assistance

*Allegiant Wealth Strategies does not provide legal or tax advice.
You should consult a legal or tax professional regarding your individual situation.

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