



What will it cost?

The question could be answered this way:

We are not trying to avoid the answer you may be expecting. The one major mistake you could make may cost you hundreds of thousands in tax payable, lost opportunity in investment or an unintended estate transfer. Whatever you would pay for a preparation of a plan, in that situation, would be very little, in comparison.

Alternatively, we could describe it this way:

Cost is the function value, so if you get little value it should cost less than if you received a lot of value. Ask yourself how much value would you like to receive. We will set the price accordingly. Here, I am compelled to quote a sign at a client's business: "There are three types of service we provide: GOOD, FAST and CHEAP. However, you cannot have all three at the same time."

Here is the answer you may have been expecting:

Our fees range from \$600 and up. We posed a question to one client AFTER the plan had been presented with opportunities presented, threats exposed, strengths and weaknesses identified: "After all we've done so far, would you have had paid \$50,000 up front?" The answer was, "No", so we re-asked at \$25,000 and the answer was still negative so we re-asked at \$15,000. The answer was, "Maybe." The client actually paid \$4,000 up front.

How about the refund?

The Financial Planning Standards Council allows the planner to offset the cost of the plan if the client chooses to implement the plan with that planner where the planner would be receiving compensation from the source other than the client, for example, a commission or a referral fee. Compensation is considered a conflict of interest so this mechanism exists to separate and expose the conflict of interest. In reality, your plan will not work unless you implement financial products into it. This may include banking, lending, investment, insurance, tax, accounting, legal products or others. We do not provide refunds if you take the recommendations and implement them elsewhere.