

Sustainable Financial Planning

SFP is a fee-only financial planner

SFP acts as a fiduciary to its clients and places the best interests of the clients first

SFP does not receive compensation for sales or referrals; our fees are billed directly and are completely transparent

SFP seeks to keep expenses low to provide multiple cost-effective solutions for clients

SFP follows passive investment management through indexing and focuses on asset allocation consistent with risk tolerance

Sustainable Financial Planning

SFP recommends clients select the service(s) best aligned with their needs:

1. A one-time comprehensive plan is best suited for DIY clients that seek a strategic plan and feel comfortable implementing recommendations themselves
2. The comprehensive financial plan and ongoing subscription is best suited to clients who prefer both strategic planning advice and tactical implementation assistance. This service provides ongoing assistance as subsequent topics that arise. SFP can provide deeper analysis and ongoing assistance throughout the year.
3. SFP Asset Management provides professional investment allocations in low cost, index mutual funds to diversify portfolio risks and invest within client risk tolerance.
4. Hourly fees are appropriate for tactical issues and planning needs

Fees

Investment Management Services at a recommended custodian are provided at 0.40% of assets under management with a minimum annual fee of \$1,500. Held Away Investment Management Services are provided at 0.40% with a minimum annual fee of \$1,500.

Comprehensive Financial Plans are provided for an upfront charge of \$2,000 to \$5,000 depending upon the level of complexity and needs of the client.

Ongoing Financial Planning fees are \$150 to \$400 per month depending upon the level of complexity and needs of the client

Project Based Financial Planning offered on an hourly basis at \$300 per hour.

Please see Form ADV Part 2 for more information regarding our fees.