PEBBLE VALLEY
WEALTH MANAGEMENT

Service Offerings:	Comprehensive Financial Management	Investment Management Only	Financial Planning Only	Automated Investment Management	Retirement Plan Consulting
Summary:	Complete Wealth Management	Portfolio Management with Tax Awareness and Option Strategies	One-time Review of Financial Situation	Basic Portfolio Management with Cost Efficiencies	Small Business
Managed Accounts Minimum:	$250,000	$125,000	N/A	$5,000	N/A or Asset Size
Risk Tolerance Mapping:	Extensive Questionnaire	Extensive Questionnaire	Extensive Questionnaire	Limited Questions	Limited Questions
Investment Management:					
Asset Allocation	Major & Minor Asset Class; Accounts Aggregated	Major & Minor Asset Class; Accounts Aggregated	Major & Minor Asset Class; Accounts Aggregated	Major Asset Class; Single Account Level	Major Asset Class
Tax Aware Asset Location	✓	✓	✓		
Option Strategies	✓	✓			
Comprehensive Financial Management:					
Retirement Planning & Saving	✓		✓	*additional fee*	
College Savings	✓		✓	*additional fee*	
Employee Benefit Review	✓		✓	*additional fee*	
Liability Management (Debt)	✓		✓	*additional fee*	
Risk Management (Insurance)	✓		✓	*additional fee*	
Estate Planning	✓		✓		
Fees:	1% AUM, breaks above $500,000	0.75% AUM, breaks above $500,000	Depends on plan, minimum of $3,000	0.55% AUM, minimum $250/year	Varies by Plan
PVWM Portal (Online Tool):	Investments, Financial Plan, Spending Tracking	Investments	ALL During Planning Only	N/A	N/A
Performance Reporting:	Monthly vs. Custom Benchmark	Monthly vs. Custom Benchmark	N/A	Custodian Statement at Account Level ONLY	Quarterly Fund Monitoring