

FEE “MENU” – HARVEST ADVISERS

What would you like?

Lighter Fare

Starter Roadmap to Reach Your Goals Analyzes your financial health; Provides analysis on your key financial goal; Projects how long your savings will last; Tells you roughly how much you should be saving; Identifies some financial ways to protect yourself.

We are pleased to offer this FREE. It takes 9 minutes online [here](#).

Personal Financial Checkup A review of where you are now financially vs. where you want to be and how to address dangers or obstacles in the way. Recommendations target the most pressing areas to be addressed. A good choice if you want a short, focused action plan.

Fee based on work anticipated. Minimum \$1,500

Complete Meal - Holistic Financial Planning

New Freedom Plan Looking ahead to a new phase of life? This is not your parents retirement plan! Do you have enough? You've built up assets; now how do you create lifetime income? Should you invest differently? What about your health? Covers the interrelated areas of life goals, reinventing retirement, investments, income, risk and health management, charitable and estate planning. It is anticipated that Harvest may implement changes wherever possible, including managing investments on a separate fee basis. Engagement is for one year with the fee based on the work anticipated. Range is \$2,000 to \$6,000

Sides

Investment Management Straightening the “messy closet” of investment options, income distribution planning, matching investments to your needs and risk tolerance. Includes offering options to attempt to reduce risk and/or increase returns.

1.25% annually of assets managed
minimum \$500 per quarter, decreasing at amounts over \$500K. Fees deducted from the account.

Other “sides” below may be offered as part of the advisory fee for investment accounts >\$500,000

Savvy Social Security Solution™ Get the information and advice you need about one of the most important financial decisions of your life! Recommendations to potentially increase your lifetime benefits by \$100,000 or more: when to apply, how to coordinate spousal benefits, how to handle survivor benefits, how to coordinate with other income sources. \$700

Retirement Income Estimator Shows how much monthly income your savings, social security, pensions, and other sources may provide you in retirement. Projects a myriad of future market conditions and shows the likelihood that our money will last through your lifetime. \$700

The Complete IRA Care Solution™ A 300+ point checklist developed by Ed Slott, a nationally recognized IRA distribution expert, named as “The Best” source for IRA advice by The Wall Street Journal. So that you don't make a mistake in the “second half of the game”, this process is designed to get your IRAs, 401ks, 403bs, etc. set up, maintained, and integrated with your overall plan. \$2,000

How do you want to work together?

Harvest Advisers is an independent fee-based financial planning and investment firm dedicated to improving our clients' lives. We offer financial plans and fee-based implementation, and work closely with other professionals.

We do not prepare tax returns or draft legal documents.

Securities and Investment Advisory Services offered through Capital Analysts Incorporated, Member FINRA/SIPC
Capital Analysts Incorporated and Harvest Advisers LLC are independent non-affiliated entities

Each office of Capital Analysts Incorporated has its own fee schedule. Therefore, the cost for similar services by another office may be higher or lower than the fee schedule shown here. Fees may also vary with the complexity of the case or the depth of services to be provided. Thus, quoted fees may be higher or lower than the indicated fee schedule. If you choose to implement your financial plan through us, the Financial Adviser will act as agent for the broker-dealer, Capital Analysts Incorporated, and/or agent for any insurance company with whom the Financial Adviser may affiliate. Security recommendations will be limited to products offered by the broker-dealer. Although you always have the ability to purchase security products through other broker-dealers, the fee schedule for our services has been structured with the understanding that our clients will implement financial product recommendations through our firm.