Dugas & Associates

WEALTH MANAGEMENT SERVICES

OUR APPROACH

With our personalized financial strategies program we provide you with steps designed to your individual dreams and goals, always with your future in mind.

FINANCIAL PLANNING PACKAGE

ADVANCED PLAN

Initial Plan: $7,500 (Approx. 12-Month Engagement)

- Portfolio Strategies
- Budget, Debt, & Savings
- Retirement Outlook & Optimization
- Life, Disability, & LTC Insurance Needs Analysis
- Basic Estate Plan Review
- Large Purchases & Financing
- RMDs & Withdrawal Strategies
- Education & Family Wealth Planning
- Complex Portfolio Strategies
- Social Security Election Review
- Advanced Strategies Cash Flow Analysis
- Specialized Family Needs Strategies
- Advanced Estate & Philanthropy Strategies
- Complex Income Tax Strategies
- Advanced Business Strategies

Hourly Consulting

For focused and customized financial advice, our hourly consulting rates are available on an as needed basis.

$350/hour

Ongoing Financial Planning

After your financial plan is delivered, we invite you to be a long-term financial planning client. We will assist with implementation of your plan, proactively monitor and recalibrate your plan when necessary while retaining access to our professional financial advice services.

Starting at $5,000 per year

Contact Us: www.dugasassociates.com 970-259-1379 john.dugas@prudential.com

Dugas & Associates

WEALTH MANAGEMENT SERVICES

OUR APPROACH

With our personalized financial strategies we provide you with steps designed to your individual dreams and goals, always with your future in mind.

FINANCIAL PLANNING PACKAGE

COMPREHENSIVE PLAN	Initial Plan: $3,750 (Approx. 12-Month Engagement)

- Portfolio Strategies
- Budget, Debt, & Savings
- Retirement Income Planning
- Life, Disability, & LTC Insurance Needs Analysis
- Basic Estate Plan Review
- Large Purchases & Financing
- RMDs & Withdrawal Strategies
- Education & Family Wealth Planning
- Social Security Election Review
- Tax Planning & Management

Hourly Consulting

For focused and customized financial advice, our hourly consulting rates are available on an as needed basis.

$350/hour

Ongoing Financial Planning

After your financial plan is delivered, we invite you to be a long-term financial planning client. We will assist with implementation of your plan, proactively monitor and recalibrate your plan when necessary while retaining access to our professional financial advice services.

Starting at $2,500 + per year

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Dugas & Associates

INVESTMENT MANAGEMENT SERVICES

- Semi-Annual Check-In
- Time Horizon Analysis
- Risk Tolerance
- Research
- Asset Allocation
- Portfolio Review
- Systematic Rebalancing
- Gain/Loss Harvesting

WEALTH MANAGEMENT FEE SCHEDULE

ACCOUNT VALUE	%AUM FEE*	FINANCIAL PLANNING
$250,000 - $499,999	1.5%	
$500,000 - $750,000	1.4%	
$750,000 - $999,999	1.3%	included
$1,000,000 - $1,999,999	1.0%	included
$2,000,000+	.85%	included

*fee may vary slightly due to investment selection and/or additional features

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SEASONAL CLIENT SERVICE CALENDAR

COMPREHENSIVE SEMI ANNUAL ($500,000 AUM or Ongoing Fee Based)

SPRING | Feb/Mar/Apr

- Portfolio Review (if AUM based)
- Current Year Deferral Updates
- Investor Profile Review
- Cash Flow/Retirement Income Planning
- Age Related Milestone, Life Events
- Open Forum

FALL | Sep/Oct/Nov

- Portfolio Review (if AUM based)
- Risk Management/Insurance Review
- Beneficiary Review/Updates
- Estate Planning Review
- Year End Tax Planning
- Employee Benefits/Health Care
- Age Related Milestones, Life Events
- Open Forum

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