Teacher's Path- Accumulation Path

The "Where should my money be going to?" phase

The accumulation phase of your financial journey is about establishing healthy financial habits and routines that set you up for future success. During this phase, you are likely balancing multiple financial priorities with limited resources, so it's important to maximize every dollar. I designed this Path for early-to-mid-career professionals who are serious about building a better future for themselves and willing to put in the work to make it happen. Personalized investment guidance and a streamlined financial planning process make this collaborative effort an ideal fit for busy professionals who want affordable, ongoing access to a financial professional but have limited free time to meet with their financial planner.

Ongoing Investment Advice

- Customized investment advice based on your goals and objectives
- Includes advice on investment options available in your employer-sponsored retirement accounts such as 401(k), 403(b), and 457 plans as well as your personal investment accounts
- Portfolio reviews with Nathaniel Carswell, CFP®, CIMA® at least annually
- Access to professionally managed Voyager portfolios (additional investment management fees apply*)

Personal Financial Planning Relationship

- Ongoing guidance on financial planning topics which may include: cash flow, debt management, employee benefits, investments, retirement, education planning, tax strategies, and basic estate planning.
- Access to Elements® Financial Monitoring System to Help Ensure You Can Answer the Following Questions:
    - Am I using my income wisely?
    - Do I have the right mix of assets?
    - Am I taking the right amount of risk?
    - What Do I Need to Make Work Optional?
- Proactive Insights to Ensure Everything is Staying in Healthy Ranges
- Quarterly Progress Reports
- Customized One-Page Financial Plan
- In-App Messaging, Email, and Phone Support from Nathaniel to Address Questions
- Financial Plan reviews with Nathaniel Carswell, CFP®, CIMA® at least annually

Flat Fee Pricing

- **$100 per person per month; Billed monthly through AdvicePay to your card on file**
- **This fee covers ongoing financial planning and investment advice (Fees for professionally managed Voyager portfolios are outlined below)**

Voyager Portfolio Series

Our Voyager portfolios are ideal for clients who want the benefits of a professionally managed portfolio for accounts under $100,000

- Low minimums on initial investment ($100) and ongoing contributions
- Utilizes low-cost investment options
- Automatic rebalancing to target portfolio
- Quarterly reports uploaded to your client portal
- Quarterly market commentary is available

The annual fee is 1.00% of assets under management; Billed monthly directly from the account