



Teacher's Path- Distribution Path

The "Where should my money be coming from?" phase

Going from the accumulation phase of your financial life to the distribution phase can be unnerving for many clients. At this stage in your financial journey, we'll help you build sustainable, tax-efficient retirement paychecks from the various accounts available to you. We'll help you consolidate and simplify accounts when it makes sense and build a retirement income plan so we can look at everything as a complete picture. This ongoing financial planning and investment management relationship is ideal for pre-retirees and retirees who want to make informed choices on the crucial decisions that lead to and through a successful retirement.

Ongoing Investment Advice

- Customized portfolio advice based on your goals and objectives
- Quarterly rebalancing to target portfolio
- Quarterly market commentary available
- Quarterly performance reports uploaded to your client portal
- Portfolio reviews with Nathaniel Carswell, CFP®, CIMA® at least annually

Personal Financial Planning Relationship

- Customized financial plan and ongoing guidance on financial planning topics which may include: retirement cash flow/distribution planning, Social Security claiming, Medicare planning, investments, tax strategies, and legacy planning.
- Access to Income Lab® Financial Planning Portal to Help Ensure You Can Answer the Following:
 - What can I spend in retirement?
 - Where should we take distributions from?
 - How do taxes work on retirement income from different sources?
 - Should I be concerned about outliving my assets?
- Client portal allows you to access your financial plan and create "what-if" scenarios to see how different factors could affect your plan's success
- Ongoing Email and Phone Support from Nathaniel to Address Questions
- Up to (2) Private Advisory Sessions annually with Nathaniel Carswell, CFP®, CIMA®

AUM-Based Tiered Pricing Model

<u>Assets Under Advisement</u>	<u>Annual Fees</u>
\$100,000.00-\$500,000.00*	1.00%
\$500,000.01-\$1,000,000.00	0.80%
\$1,000,000.01-\$3,000,000.00	0.60%
\$3,000,000.01+	0.40%

*Minimum Account Size is \$100,000. If your account is under the minimum, or you are seeking financial planning services only, please see our Accumulation Path offering.

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