



		FINANCIAL PLANNING ONLY	Bronze	Silver	Gold	Platinum
Service Level	ASSETS UNDER MANAGEMENT	No Minimum	\$10k < \$250K	\$251K - \$500K	\$501K - \$1MM	> \$1MM
	ANNUAL FINANCIAL ADVISOR FEE	None	1.00%	1.00%	0.9% - 1%	0.5% - 0.9%
	ANNUAL INVESTMENT MANAGER FEE	None	0.25% - 1.25%	0.15% - 1.05%	0.10% - 1%	0.10% - 1%
	INITIAL ASSESSMENT SERVICE FEE	n/a	\$500	\$500	\$500	Waived
1	Basic Assessment for Suitability Pre-Selected Risk/Age Based Portfolio Online Access to Account Data Bi-Monthly Newsletter Annual Review Meeting Phone Access to Advisor Goals Review Personal Portfolio Construction Insurance Analysis	Separate Service Agreement	Included at no additional charge for all account holders invested with Advisor			
2	Lifestyle Risk Analysis Review for Proper Titling of Assets Semi-Annual Review Meeting College Funding Budget Construction Retirement Planning Tax and Cost Basis Reporting Beneficiary Designation Alignment	Separate Service Agreement	Separate Service Agreement	✓	✓	✓
3	Tax Planning Review Estate Planning Review Personal Online Vault Birthday Lunch Quarterly Review Meeting Cash Flow Analysis Charitable Giving Review Coordination with your Tax Consultant Coordination with your Attorney Invitation to Client Appreciation Events Financial Plan with Finance Logix	Separate Service Agreement	Separate Service Agreement	Separate Service Agreement	✓	✓

*Please reference your AssetMark Investment Management Services Agreement or your WealthOne Asset Management Services Agreement (as applicable) for full fee disclosure details. Securities and Advisory Services offered through National Planning Corporation (NPC), Member FINRA/SIPC, a Registered Investment Advisor. Arktos Wealth Management and NPC are separate and unrelated companies. CA Insurance License #0E89037.



Service Details

Our core focus is on clients who are concerned and proactive with their wealth management needs and prefer to work closely with a trusted advisor. For these valued clients, we dedicate ourselves to providing workable solutions helping our clients to achieve their goals.

However, we realize that not everyone needs or wants the same level of service. ArktoS Wealth Management offers an alternative to the conglomeration of online retail investment companies with toll-free numbers and unknown service representatives. Utilizing a variety of investment platforms, our clients benefit from complete transparency of all costs and fees associated with their portfolio and/or financial plan. This helps to ensure a commensurate level of service is received for the fees clients are paying.

At ArktoS Wealth Management, we can now accommodate all types of investors. The following descriptions are provided to help you choose the level of service or areas that could benefit your financial situation. With respect to ArktoS Wealth Management's service grid, the types of services provided are based on the amount of your assets under our management. However, additional service levels are available at an additional cost. We will work with you create a personalized Consulting Service Agreement to suit your needs.



Service Level 1

Basic Assessment for Suitability

You will receive a personalized assessment with respect to your timeline and risk tolerance for any given investment objective. This will help to ensure the selected portfolio is suitable for your objective.

Pre-Selected Risk-Based Portfolio

Your assets will be invested into diversified portfolios managed by professional investment management teams based on your risk level. Both active and passive management tactics can be used to further diversify your investment. Any type of account registration can be facilitated (i.e. IRA, Trust, Joint, College, etc.).

Online Access to Account Data

You will have secure online access to your account(s) held with our firm. Current performance metrics, holdings, transactions, and summaries are available at any time.

Bi-Monthly Newsletter

A bi-monthly newsletter featuring timely and topical articles, personally written by your advisor, will be sent to your email. The philosophy of our practice is voiced through this form of social media.

Annual Review Meeting

This one hour review meeting is your opportunity to share any changes to your lifestyle, goals, or objectives. After this important meeting, your advisor will follow up with a written email summary highlighting key-points discussed and provide recommendations for you to accommodate your updated financial situation. Annual meetings are a critical component for keeping you on track with your goals.

**(Advisory account holders receive this annual meeting at no additional cost)*

Phone Access to Advisor

Occasionally, a quick answer is needed to assist with a financially related situation. We encourage you to keep us informed of your ever changing obligations and to seek advice prior to making financial commitments. Proactive planning is just a phone call away.

Goals Review

Expressing your goals and aspirations in your own words is what we encourage from our clients. A plan is nothing without goals. And without goals, there is nothing to achieve. Working towards one or several goals is critical to realizing financial and/or personal success.

Personal Portfolio Construction

We have the ability to customize your portfolio based on religious beliefs, social obligations, or moral constraints. We offer any variety or blend of active and/or passive management styles to match your risk tolerance. Portfolios can be customized to bring additional diversification to your other assets. Finally, individual sectors of the globe as well as tax-free and tax-efficient portfolios can be mandated.

Insurance Analysis

Functioning as the ultimate stop-loss part of your plan, insurance should be frequently reviewed to ensure the purpose still meets your needs. Life, health, disability, and long-term care insurance are



designed to transfer the risk (meaning cost) of these specific events to the insurer. We will help you integrate an appropriate amount of insurance to cover your risks.

Service Level 2 (includes level 1)

Lifestyle Risk Analysis

Your career, hobbies, and characteristics are a reflection of you. We help our clients identify risks they present to themselves, their families, their health, and their wealth. As a financial planning firm, it is critical that the advisor and client are open to discussing a client's personal actions working against the very goals they've set.

Review for Proper Titling of Assets

Every asset you own is titled in some capacity. Whether it's held in a personal name, joint account, or a trust, it is not uncommon for lifestyles, familial, marital, and/or financial status to change over the course of one's life. Additionally, relying on the law of the land isn't recommended nor is it designed to be in your best interest. We will help you review the holding status of your assets to ensure they align with your best financial and personal interest.

Semi-Annual Review Meeting

With more assets and responsibilities comes more complications and frequent monitoring. Having the ability to meet by phone or in-person twice per year can help to ensure recommendations are being implemented in a timely manner. Additionally, modifications to a plan are typically more gradual.

College Funding

Planning for the funding of college education is one of the few financial goals that has a known timeline. There are several investment options that may offer tax-efficient risk-adjusted benefits to fund this important expense. Together with your planner, a comprehensive plan to fund your children's college expenses can be developed.

Budget Construction

Running a household is no different from running a business. Goals are set, tasks are assigned, and budgets are made. We teach our clients how to discern between their wants and needs while developing systems for managing their income and expenses. We can help you develop a personalized budget you and your family can live on.

Retirement Planning

Retirement planning should start once a person becomes gainfully employed. This critical planning process necessitates close monitoring throughout the earnings and savings years. We use financial planning software to illustrate possible outcomes based on a multitude of variables contributing to this calculation. Your advisor can help you develop a savings plan to meet your retirement objectives.



Tax and Cost Basis Reporting

Investing can trigger tax liabilities while being subject to complex taxing issues. AWM has access to tax-sensitive investments that attempt to minimize tax liabilities through a variety of strategies. These may include strategies such as tax-harvesting, capital appreciation, and tax-free investments. A customized portfolio with tax-conscious holdings can be created to compliment any financial situation.

Beneficiary Designation Alignment

Assets ultimately pass to someone upon death. Where they ultimately go can be controlled by the owner with proactive planning. Remaining vigilant in the planning and monitoring of your beneficiaries can help your family members avoid confusion, frustration, or even the handling of probate. AWM will assist in the review of insurance and investment account beneficiary selections.

Service Level 3 (includes levels 1 & 2)

Tax Planning Review

Taxes are typically your largest annual expense aside from a home mortgage. Proactive planning through the delaying, accelerating, or re-characterizing of income and expenses can help position your tax liability to be minimized within the constraints of current tax law. Investment strategies can be employed to align with your taxable income goals.

Estate Planning Review

The Internal Revenue Service (IRS) frequently changes rulings and limitations on how assets are taxed upon transfer to other people. Passing assets on to the next generation or a charity typically requires specific techniques to ensure a smooth and tax-beneficial transfer within the legal limits of tax law. AWM will work with your estate planning attorney to position and title assets in a favorable manner to your beneficiary.

Personal Online Vault

AWM takes your personal data seriously. Utilizing a secure client/advisor portal, sending and receiving documents with personally identifiable information can be viewed, exchanged, and downloaded without using email or fax. Your online vault also serves as a convenient location for you to store sensitive documents shared with your advisor/consultant.

Birthday Lunch

A birthday is a day to celebrate. As financial planning is a very personal and private endeavor, spending social time together helps to forge a stronger relationship. AWM believes that you should be treated with the same amount of trust and respect as a family member.

Quarterly Review Meeting

In very complicated estate, tax, and investment planning situations, quarterly reviews are strongly encouraged. Frequent discussions of cash flow and benchmarking of investment objectives can help you maintain a steady course through changing economic conditions while minimizing surprises.

Cash Flow Analysis

Knowing exactly how your income and expenses are affecting your wealth is critical to maintaining and growing it. AWM assists in the review and development of an overall cash flow budget to address income, expenses, taxes, debts, and common arbitrage techniques.



Charitable Giving Review

Giving a portion of one's wealth to a charitable cause is an honorable gesture. For clients with the ability and desire to give charitably, there are multiple options with possible tax benefits. AWM can help you find an appropriate method to accomplish this goal.

Coordination with your CPA or Tax Consultant

The vast majority of investment and financial decisions come with tax ramifications. It is critical that these decisions are made in relation to your overall financial plan and coordinated with a tax professional. AWM will communicate directly with your tax professional to ensure our financial and investment decisions are aligned to help minimize your legal tax obligations.

Invitation to Client Appreciation Events

We know that our clients have a choice when selecting an advisor to work with. We work to serve our clients and will occasionally host events for select clients to show our appreciation for their business and trust. These events are intended to be informative, fun, and/or entertaining.

Financial Plan with Online Access (Finance Logix)

A comprehensive financial plan provides the most detailed assessment of a client's financial situation. Using Finance Logix software, virtually all areas of your financial picture (investments, asset protection, risk management, cash-flow, tax-planning, and estate planning) can be analyzed to reveal shortcomings and/or oversights. A comprehensive report is prepared and recommendations are reviewed in entirety with you. Furthermore, because you are buying a 'plan' you are not obligated to invest or implement any part of the plan through the services of AWM.

Note: NPC does not provide tax or legal advice. There are no guarantees that any managed portfolio will meet its intended objective. Neither diversification nor rebalancing can ensure a profit or protect against a loss.