Advisory Service Commitment

F&M Financial Services, Inc.

Comprehensive Financial Planning

Create and monitor a personalized financial plan based on the client's needs/goals assessment, risk profile & asset allocation model.

Asset Consolidation & Comprehensive Reporting

Performance, Balances, Activity, Trends, Income.

Systematic Contributions or Distributions

Monthly, quarterly, semi-annual, annual contributions or distributions from accounts directly to bank checking/savings

Full Access Client Service

Updates on beneficiaries, account registration, transfers, and online access to monitor your account and planning tools.

Contact Commitment

Two in person reviews, two phone reviews, monthly market updates and personalized advisor updates on current events effecting markets.

Annual Review

Provide client with a consolidated performance summary of your accounts. Update of your original financial plan using our planning tool, Money Guide Elite. Review of the entire financial picture including financial needs, taxes, liabilities, insurance, and cash management. Fund the annual cash flow & emergency reserves. Rebalance the portfolio to relevant asset allocation model and adjust holdings that reflect the market and the clients risk tolerance. Administrative follow up to help the client better understand and utilize our various services along with beneficiary updates as well as other account maintenance.

Mid-Year Review

Provide client with consolidated update on account including performance or changes. Make adjustments, based upon market conditions, risk tolerance and goals. Update any account maintenance or services

- Unlimited transactions for portfolio in accordance with your allocation models and ongoing maintenance.
- Ongoing monitoring of earnings, market trends and products.
- Service or updates to your accounts are available from our service team. Examples include income distributions, beneficiary updates, contact information, transfer follow up, etc.
- Coordination with your attorney and accountant for any tax or estate planning purposes.
- Multigenerational meetings with family members.
- All of this for one asset-based fee, which can be lowered as more assets are accumulated with F&M Financial Services, Inc.