



FLOURISH
FINANCIAL PLANNING

WHY, HOW, & WHAT OF MONTHLY SUBSCRIPTION PRICING

WHY?

At FFP, we help remove the burdens and stress behind making healthy financial decisions. **We are a Fee-Only Financial Planning Firm**, which means we do not get paid through any product sales or commissions. Traditionally, to provide fee-only advice, the advisor would require an investment minimum (on average \$1,000,000) and they would charge a % fee on the balance of these investments (on average 1%).

We were tired of seeing growing families that had a need for independent financial advice, but could not meet the investment minimum being turned away from the independent advice. This left them turning to brokers and insurance agents that could not provide the comprehensive advice they needed. **The monthly subscription structure allows FFP not to turn away clients based on investment size**, because it allows you to pay from your income.

How?

The Financial Planning Process:

1

Every client starts with a "Good Fit Meeting". This is typically a phone call to hear about your situation to make sure you and your situation would be a good fit for our expertise, and you get a chance to test the waters and see if we are a good fit for you. You can always [schedule a "Good Fit Meeting"](#) directly on our website if you would like to begin the process or learn more.

2

Moving forward we have a "Getting Organized Meeting". During this time I'll hear from you about your current situation, and what are the most pressing topics to design our planning meetings around.

3

From there we have our first of many "Financial Planning Meetings". We will go through analysis and recommendations of your situation, ending with executable tasks. We typically meet with clients 3 times per year, or on an as needed basis.

Pricing:

Your situation is unique. As we customize the financial planning process to meet your needs, the pricing is also tailored to your situation.

Up-front one-time fees range from \$500 - \$1,650, with the monthly subscription fee ranging from \$97 - \$250 per month. [Use our pricing calculator online to get your pricing.](#)

Investment management fees are 0.80% with no investment minimums or requirements. Up-front and monthly fees are waived for assets under management of \$500,000 or more.

WHAT?

Financial Planning Includes, but it not limited to:

- Cash-flow Planning and Budgeting
- Debt Management
- Investment Analysis (including 401ks, 403bs, etc.)
- Employee Benefits
- Insurance Analysis
- Retirement Projections & Planning
- Savings Allocations (Where to save?)
- Student Loan Planning
- Risk Assessment and Management
- Money Mindsets and Money Psychology
- Accountability and Coaching
- Estate Planning

