SCHEDULE OF SERVICES

FIDARA FINANCIAL

AUM FEE OR COMMISSION

01 Wealth & Investment Management

- Portfolio Construction & Monitoring
- Tax-Efficient Investing
- Asset Allocation & Rebalancing
- Outside Account Coordination
- Withdrawal & Distribution Strategies
- Systematic Investment Planning

02 Risk & Insurance Planning

- Insurance Needs Analysis
- Life, Disability, & Long-Term Care Planning
- Liability & Asset Protection Strategies
- Business Continuity Insurance Review
- Mortgage Protection

FEE-BASED PLANNING

03 Tax Optimization & Cash Flow Strategy

- Coordination with Accountant-Tax Return Review
- Tax-Efficient Retirement Income Planning
- Multi-Year Tax Projection
- Roth Conversion Analysis
- Tax-Loss / Gain Harvesting
- Tax-Sensitive Portfolio Strategy
- Charitable Giving (DAFS, CRT, CLT)

04 Retirement & Employer Benefits Planning

- Retirement Success Modeling
- 401(K) Plan Design & Benchmarking
- Defined Benefit / Cash Balance Plans
- Profit Sharing Optimization
- Social Security & Medicare Strategy
- Pension Analysis

05 Estate, Legacy & Asset Protection

- Coordination with Attorney - Estate Document Review
- Beneficiary Designation Audit
- Special Needs Planning
- Asset Titling & Trust Coordination
- Philanthropic & Legacy Planning
- Wealth Transfer Strategy
- Executive Compensation & Stock Options

06 Business Owner & Advanced Planning

- Succession & Exit Planning
- Business Valuation Coordination
- Retirement Plan Design (DB/DC/401K)
- Key Person & Buy-Sell Planning
- Employee Benefit Consulting
- Entity Structure Review