Scipio Financial

Integrity • Prudent • Reliable

Terry Scipio, CLU®
Terry@scipiofinancial.com
Office: 843-830-0019

Financial Planning Fees	
Comprehensive Plan	*Fee will be based on the complexity of the planning required a typical range would $1,000 - $2,500. (to be discussed and quoted prior to engagement)*
General Questions	**Fee based on an hourly rate of $250/hr. (hourly planning fee)*
Custom Projects	*$250/hr, please send inquiry to determine total costs. (Ex : Insurance review, budget analysis, retirement projections etc.)*

Adviosry Fee – Wealth Management Fees		
Assets Under Management		**Fee**
$10,000	$500,000	1.10 - 1.25%
$500,001	$1,000,000	1.00%
$1,000,001	$2,000,000	0.95 - 0.85%
$2,000,001	$3,000,000	*Negotiable*
$3,000,001	$5,000,000	*Negotiable*
$5 Million +		*Negotiable*
Not Inclusive of Internal Expenses or Fund Strategist/Platform; Total Management Fee from 1.00% - 2.00%		

Financial Planning Services
Individualized Financial Plan & Recommendations
Client Review (*according to SLA*)
Access to eMoney software
Invitation to Client Educational Event(s)
Newsletter (Email)
Trust & Estate Planning
Education Planning

Risk Management	
Life Insurance	Group Benefits Insurance
Long-Term Disability Income Protection	Business Planning
Long-Term Care Insurance	Longevity Planning

*** Fees are subject to change.** Terry Scipio is registered with, and securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. 6451 North Federal Hwy, Suite 1201, Ft. Lauderdale, FL 33308, (954) 782-4771 Investment Advisory services are offered through Kovack Advisors, Inc. Scipio Financial is not affiliated with Kovack Securities, Inc. or Kovack Advisors, Inc.

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Comprehensive Financial Planning: $1,000 (minimum)

Includes:

- Review of investment and retirement accounts
- Risk assessment
- Allocation analysis & recommendations
- Retirement projections
- Life insurance review
- Estate planning review
- Cashflow analysis

**** All flat fee financial planning sessions include multiple face to face meetings (either in person or on Zoom), and a written plan document, with step-by-step guidance for implementation***

**** Half of the initial fee is to be paid at the time of booking; remainder of fee to be paid following meetings, but prior to delivery of plan.***

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