

New Client Guide

Plancorp Wealth Management



PLANCORP[®]

Your Financial Life Advocate.

Meet Plancorp

More than just a Registered Investment Advisor, Plancorp serves the unique financial planning needs of individuals and businesses across the nation with elite advisors and consultants. We proactively navigate the complex needs of those who have outgrown basic financial advice to align their wealth with their goals and values.

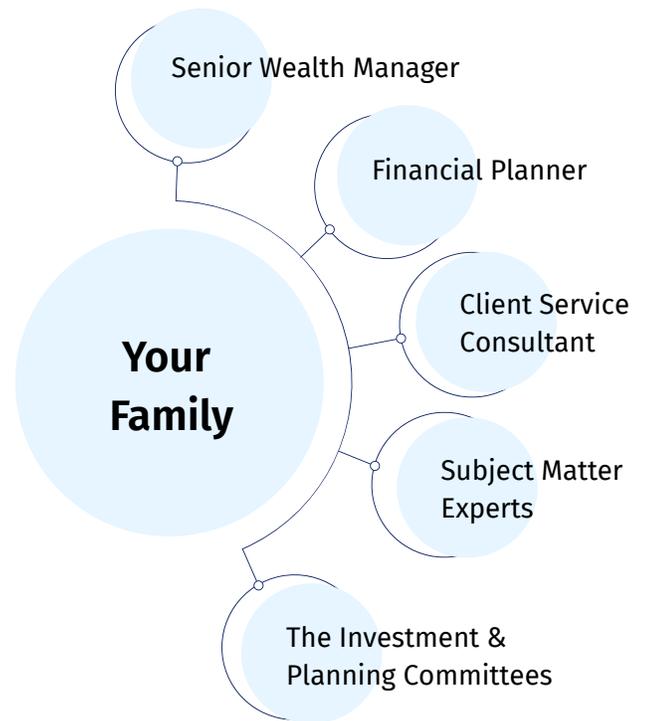
Your Team

Your Senior Wealth Manager leads the strategy behind our holistic approach, serving as your long-term trusted advocate.

With the support of a Planner digging deep into the details as well as subject matter expert consultants tapped to unpack opportunities, your plan is a living entity, keeping up with your goals and maximizing opportunity.

While your personal portfolio is overseen by your team and rebalanced by our Portfolio Management team, our strategies are guided by the research of our Investment Committee and new technology and opportunities evaluated by our Financial Planning Committee.

After onboarding, a client service consultant handles details like meetings, document collection, and working with custodians to make things seamless.



Client Experience

- Client onboarding is streamlined through a dedicated specialist who will guide moving your assets, launching accounts, and making sure you're plugged into the Plancorp network.
- We will launch and provide access to the Plancorp App, which includes your secure vault to share and receive documents safely to protect your information.
- We will discuss an onboarding meeting cadence that makes sense for your situation as well as set a cadence of regular meetings, virtual or in-person, to evolve and update your plan.
- You'll immediately start receiving monthly updates, access to our client-exclusive podcast, and receive invites to all Plancorp client events.
- Most importantly, you can reach out any time you need help. Whether you're debating a big decision, need a sounding board that understands your vision for life, or have an exciting life update, we're here to listen and help.

Don't just take our word for it.
See what our clients have to say.

[Read Client Reviews >](#)



Integrated Financial Planning Services

Great advisors understand investments are only half the story when it comes to achieving your biggest goals. Plancorp is well-versed in all aspects of financial planning; working with you and alongside any other professional services (CPA, Attorney) to advise and execute.

Financial Organization

Through interviews, document reviews, and meeting data, Plancorp will develop a complete view of your financial life, including goals, asset ownership, savings plans, stock options, restricted or performance units, employee benefits, financial statements, and current asset allocation.

Financial Independence Analysis

Plancorp will use actuarial-based models to analyze the savings, retirement benefits, and investments needed to meet your financial independence goals. We'll also assess how your goals respond to return scenarios and, if appropriate, help coordinate your savings, benefits, and investment strategies.

Goal-Based Planning

A plan doesn't exist to look good on paper. Plancorp works with you to identify your biggest goals, assess their costs, and chart a path to get there with minimal impact to your lifetime financial plan.

Retirement Planning

Plancorp will use retirement income models to project cash flow needs, assess inflation's impact, and evaluate payout options from any benefits or social security. By working ahead of time, we can optimize your retirement withdraw strategy to be tax-advantaged so you can put more toward making the most of your wealth, not tipping Uncle Sam.

Cash Flow Analysis

Plancorp will analyze your current income and expenses (including income taxes) and recommend appropriate savings or portfolio distributions necessary to fund your various financial objectives.

Income Tax Planning

Plancorp will coordinate with your accountant or tax adviser to project current and future tax liabilities, withholdings, and estimated payments. We also consider long-term tax strategies to optimize after-tax returns and cash flow to minimize your lifetime tax liability, not just next year.

Education Funding Analysis

Whether for children, grandchildren, or other loved ones, we'll help you assess how much you really need to save to fund private school, college, and/or graduate school tuitions to keep up with increasing costs. We'll emphasize methods that are tax-advantaged but flexible to give you and your family the freedom to make choices without financial constraint.

Insurance Needs & Policy Analysis

Plancorp will work with your insurance agent to assess needs across health, life, disability, property/casualty, and other areas, and evaluate whether current coverage meets your goals. If needed, we'll help implement changes to your insurance.

Multi-Generational Estate Planning

Plancorp will work with your estate planning attorney to develop and implement a comprehensive estate plan, including wills, living and life insurance trusts, powers of attorney, and other strategies. We'll closely collaborate with your attorney and accountant to ensure effective execution, providing a comprehensive view of your plan with a diagram.

Our multi-generational planning includes addressing financial security and legacy, incorporating wealth transfer, tax strategies, succession planning, and family education.

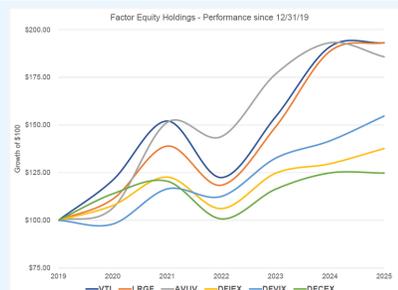
Integrated Investment Advisory Services

Plancorp's investment philosophy is evidence-based and informed by decades of academic research with a focus on deep diversification, long-term value creation, and a heavy bias toward low-cost, tax efficient vehicles. A brief outline of services is below. We can expand in person.

Investment & Portfolio Services

1. Educate Family on Plancorp's Investment Philosophy
2. Evaluate family's existing investments for opportunities to enhance expected risk adjusted returns, in a tax efficient manner
3. Complete assessment of investment risk tolerance
4. Develop investment policy agreed to by you and document in a written Investment Policy Statement
5. Recommend and implement a portfolio transition plan including recommendation of specific investment products
6. Monitor asset allocation and investment performance including periodic portfolio rebalancing to refine and maintain your plan.

Quarterly Reporting



Quarterly reporting of investment performance with benchmarks.

Short-term equity performance sample here, full benchmark examples available upon request.

Additional Opportunities

Plancorp's Investment Team is always evaluating unique opportunities like alternatives, separately managed assets, 351 exchanges and more. Something specific on your mind? Let's chat!

Fee-Only Breakdown

As a fee-only firm, we are only incentivized to work in your best interests and do not receive any kick backs or commission. Fees cover providing financial planning and investment advisory services per the schedule below, subject to a minimum monthly fee of \$1,000. Cancel any time.

Market Value of Portfolio	Annual Fee
First \$2,000,000	1.0%
Next \$2,000,000	0.80%
Next \$2,000,000	0.60%
Next \$4,000,000	0.50%
Next \$15,000,000	0.45%
Next \$20,000,000	0.40%
Next \$30,000,000	0.35%
>\$75,000,000	0.30%

Questions? Book a Private Strategy Session

We're excited about the opportunity to work with you to deeply organize your financial life and help you achieve what matters most to you. It all begins with us understanding your vision.

Ready to get started? Here's what to expect on your first call:

-  **Ask a Plancorp Advisor**
We're here to help solve problems in your plan.
-  **Personalized Strategy Insights**
Let's move from general guidance to your specific needs.
-  **No Prep Work Needed**
Don't worry about collecting documents. We can talk high-level.
-  **No-Obligation Fit Assessment**
Let's align. No pressure, just insights. In only 30 minutes.

[**Book My Session**](#)

Have you outgrown basic advice?

Financial
Advice

We know the biggest questions aren't about asset allocation or tax strategies. They're about building the confidence you aren't making mistakes that could cost you or your future generations.

When we help clients build a solid foundation and develop momentum in managing their finances, they find intentional success; Entering a new phase where their wealth is fully aligned with their goals and values.

We call this state Absolute Wealth Alignment.

We take things deeper so our clients aren't falling into the trap of settling for a plan that seems 'good enough.'

We'd love to help you, too.

**ABSOLUTE WEALTH
ALIGNMENT**



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