Caldwell Wealth & Estate Advisory

Engagement Agreement – Supplement A

Comprehensive Financial Plan for Individual/ Couple	
Includes all of the below unless expressly excluded or not applicable.	☐ **$3500 + HST**
Investment Management Strategy	
Net worth statement identifying the client's overall financial situation	
Review of investment philosophies and investment objectives to identify risk profile	
Development of an investment policy statement including a target asset allocation	
Assistance in the implementation of an investment policy statement	
Identify any issues, eg. tax implications or fees applicable in the event of re-allocations	
Retirement Planning Strategy	
Retirement analysis identifying current situation and net worth statement	
Income projection identifying expected benefits from pension plan(s)	
Government benefits entitlement	
Strategy to achieve retirement objectives	
Budget and cash flow analysis and projection	
Education Savings Strategy	
Educational funding needs analysis	
Strategy to achieve educational funding objectives	
Contingency Planning in Event of Death /Disability /Critical Illness /Long Term Care	
Needs on death, disability, critical illness, long term care - analysis	
Needs on death, disability, critical illness, long term care - strategy to maintain family lifestyle	
Estate Commentary	
Estate analysis: net worth projection	
Taxes upon death	
Estate planning to maximize estate	
Review of Will and Power of Attorney	
EXCLUDED: Executor Advisory Services - fees based on nature and complexity of services required	
For Operating/ Holding Companies & Trusts	
Includes all of the above unless expressly excluded or not applicable. ☐ **1 Company** ☐ **2 Companies** ☐ **3 Companies** **+ $1500 per legal entity**	
ORBIS Experience	☐ **$5000 + HST**
2 year implementation process that includes: personalized Vision Document and Road Map	
Retainer Services and Plan Updates	from 30% of basic*
Advisory meetings, phone calls and emails; formal plan review and update annually.	☐
Total	**$**

**specifics of a client's situation may include elements that require additional planning resources and/or professional services. Any alteration to the fee schedule will be disclosed prior to engagement. Should a plan update require a complete re-construction, a fee additional to the retainer may be required.*