EXHIBIT A – Financial Planning Services

Felton & Peel Wealth Management, Inc.	BASIC $250 Monthly	COMPREHENSIVE $350 Monthly
Fundamental Planning Services		
Review Credit Scores and Credit Report / Credit Score Optimization; Personal Balance Sheet Calculation and Net worth Statement Review; Discuss basic strategies to reduce or eliminate debt	☑	☑
Emergency Fund Calculations and Recommended Balance Optimization	☑	☑
College Funding/Savings Strategies	☑	☑
Existing Employment Benefits Review (i.e., HSA, flex spending, medical plan selections)	☑	☑
Cash Flow Based Financial Plan	☑	☑
Occupation/career change evaluation (compensation & benefits)		☑
Student Loan Review; Repayment Strategies		☑
Home loan review; Auto loan and/or lease review; provide recommendations		☑
Investment Planning		
Analyze and determine investment goals, risk tolerance, and time horizons	☑	☑
Review and analyze all account holdings to determine alignment with current goals	☑	☑
Create your "Living Asset Allocation" based on your cash flow needs	☑	☑
Reviewing current employer retirement plan investment options; provide suggested asset allocation based on your financial plan results, risk tolerance & time horizon	☑	☑
Review underlying investment selection and determine asset allocation within Variable Annuities and Variable Life Insurance.	☑	☑
Investment Portfolio monitoring and periodic rebalancing	☑	☑
Selection & Implementation of recommended Equity Investment Model		☑
Creation and Implementation of recommended fixed income investment portfolio & strategy		☑
Retirement Planning		
Analyze and determine between Pre-tax Contributions vs. After-tax Contributions; Creation and Implementation of Retirement Projections; Determine a retirement withdrawal plan	☑	☑
Coordinate with Employer benefits plan Director/Administrator; Review pension selections and optimize withdrawal strategies	☑	☑
Social Security Analysis & Planning	☑	☑
Analyze and create Executive Compensation Award Strategies		☑
Analyze and create Deferred Compensation Strategies		☑
Analyze and determine Small Business Retirement Plan Selection		☑
Analyze and determine Roth IRA Conversion Strategies		☑
Tax Planning		
Review of your two previous years of personal tax returns (Federal & State)	☑	☑
Review, Analysis & Implementation of Tax Loss Harvesting Strategies		☑
Coordinate with current CPA/Tax Professional		☑
Insurance & Risk Management Planning		
Review of all existing polices to ensure adequate coverage & risk reduction	☑	☑
If coverage is non-existent, determine adequate coverage; provide recommendation	☑	☑
Education & advisement (Policy types, purpose and amounts) for life, disability, and long-term care insurance	☑	☑
Overview of existing property & casualty coverages, including an Umbrella Policy review	☑	☑
Long-term care cash flow needs analysis		☑
Estate Planning		
Overview of existing Last Will & Testament; ensure information is current and valid	☑	☑
Review designated Beneficiaries on Retirement Accounts & Life Insurance Policies	☑	☑
Overview of other existing Estate Planning documents	☑	☑
Overview of Asset Titling (i.e. accounts & property)	☑	☑
Overview of additional Estate Planning documents (i.e., Trusts)		☑
Creation and Review of Estate Planning Flow Chart		☑
Estate Settlement Assistance; ensuring the proper transfer of your assets to heirs at bereavement		☑
Estate Inheritance Assistance; assisting clients in properly receiving assets due to a wealth transfer event		☑
Coordinate with current estate planning attorney		☑
Philanthropic/Charitable Planning		
Overview of current tax year gifting options & recommendations	☑	☑
Required Minimum Distributions Charitable Strategies	☑	☑
Charitable estate planning		☑
Assistance with selecting/interviewing charities and their board of directors		☑
Assistance with setting up Donor Advisor Funds, Foundations, and Supporting Organizations		☑
Creating and implementing advance charitable gift planning strategies		☑
Technology Access		
Creation and access to dynamic, secure and custom account aggregation tools	☑	☑
Individual, Secure and Ample Cloud storage for items relating to your Financial Plan and Living Asset Allocation	☑	☑
Accessible via secure internet connection - Anywhere. Anytime.	☑	☑
Online scheduling and Virtual Meeting availability & flexibility	☑	☑
Recommendations provided for additional tools to help specific client needs	☑	☑