Kevin R. Sale, ChFC, CFP®
7900 International Drive, Suite 200
Bloomington, MN 55425
www.SailorFinancial.com

Fee Schedule

As of January 12, 2011

Because financial planning is not a one-time event but an on-going process unique to each individual and family, we've developed a flexible and scalable service structure. This way you get the right amount of advice for your distinct needs.

Our four service modules are described briefly below. See the remaining pages for details on each module:

1. **Financial Reviews** *($1800 to $3240)*
   Financial reviews provide the foundation for your financial independence and security. Our plans are scalable starting with a Basic Plan and adding components as needed. See page 2 for details.

2. **Stand-Alone Projects** *($540 to $900)*
   Designed for those with a specific personal finance question: Do I have enough insurance? How much should I save for college? Are my investments on track? And many others. See page 3 for details.

3. **Planning Sessions** *($450)*
   A quick and basic discussion of your overall financial picture and your most pressing financial concerns. Ideally suited for those just getting started, seeking a second opinion, or looking for a resource and sounding board. See page 4 details.

4. **Annual Check-ups** *($540 to $990)*
   Just like your dentist, we encourage annual check-ups to keep you on the path to fiscal health.

All financial planning is based on an hourly rate of $180 per hour and all engagements are quoted as a flat fee.

NOTE: This document is not intended as a formal fee quote, is not a contractual agreement, nor does it imply a commitment of any kind. This document is for general reference and discussion purposes only. Actual fee estimates may differ due to your specific situation. A signed and dated Service Agreement is the only official source of fee quotes and the only binding offer of service recognized by Sailor Financial, LLC.

Sailor Financial, LLC
7900 International Drive, Suite 200
Bloomington, MN 55425
www.SailorFinancial.com

Financial Reviews

($1800 to $3240)

A full financial review is the ideal foundation for financial security and protects against unforeseen financial consequences. Full reviews are the surest way to discover financial inefficiencies, unmitigated risks, and missed opportunities. A full plan consists of our basic financial plan, combined with all relevant "full plan components."

Basic Financial Plan

Initial creation of Basic Financial Plan (10 hrs)............................ $1800

- Current Financial Status (2 hrs)
- Retirement Planning (2 hrs)
- Investment Planning (2 hrs)
- Meetings (3.5 hrs)
- Follow-up Questions (.5 hrs)

Annual Updates to Basic Financial Plan (5 hrs)............................ $900

- Current Financial Status (1 hr)
- Retirement Planning (1 hr)
- Investment Planning (1 hr)
- Meetings (2 hr)

Full Plan Components: (added to basic to complete full plan)

Life Insurance…………………………..………… $180 Initial Plan/ $45 annual updates

Disability Insurance……………...………… $180 Initial Plan/ $45 annual updates

Long Term Care Insurance……………..….. $180 Initial Plan/ $45 annual updates

Home, Auto, Umbrella Insurance………. $180 Initial Plan/ $45 annual updates

Estate Planning ……………………..………… $360 Initial Plan/ $90 annual updates

Education/College Savings…………..…… $360 Initial Plan/ $90 annual updates

Sailor Financial, LLC
7900 International Drive, Suite 200
Bloomington, MN 55425
www.SailorFinancial.com

Stand-Alone Projects

($540 to $900)

In some cases a full financial plan is unnecessary or cost-prohibitive, but there remains a pressing financial question requiring detailed analysis. Our stand-alone project offering is perfect for addressing these narrow but important topics.

Retirement Projection

Initial creation of Retirement Projection (6 hrs)............................ $1080
- Current Financial Status (2 hrs)
- Retirement Analysis (1.5 hrs)
- Meetings (2 hrs)
- Follow-up Questions (.5 hrs)

Annual Updates to Retirement Projection (3 hrs).......................... $540
- Current Financial Status (1 hr)
- Retirement Analysis (1 hr)
- Meetings (1 hr)

Investment Planning

Initial creation of Investment Plan (6 hrs)................................ $1080
- Current Financial Status (1 hr)
- Investment Analysis (2 hrs)
- Meetings (2.5 hrs)
- Follow-up Questions (.5 hrs)

Annual Updates to Investment Plan (3 hrs).............................. $540
- Current Financial Status (1 hr)
- Investment Analysis (1 hr)
- Meetings (1 hr)

Life Insurance (3 hrs).. $540

Disability Insurance (3 hrs).. $540

Long Term Care Insurance (3 hrs).. $540

Home, Auto, Umbrella Insurance (3 hrs)...................................... $540

Estate Planning (4 hrs)... $720

Education/College Savings (4 hrs)... $720

Sailor Financial, LLC
7900 International Drive, Suite 200
Bloomington, MN 55425
www.SailorFinancial.com

Planning Sessions

($450)

General Planning Sessions

Take a quick look at your overall financial picture and have a cursory discussion of your most pressing financial issues in an interactive planning session. Planning sessions last 90 minutes and come with a summary report recapping our discussion and conclusions.

The short duration and low cost of these sessions make them ideal for young individuals and couples getting their financial house in order. Planning sessions also work well for those wanting a second opinion on their finances or for do-it-yourselfers seeking a little guidance to make sure they're on the right path.

Quick Start Planning Sessions

A little professional guidance can help you get started quickly and help you avoid some of the most common pitfalls in personal finance. We currently offer the following Quick Start Planning Sessions:

- *Financial Quick Start:* A special session focused on those just getting started with their finances. We discuss how much to save and where to save it, general rules for life and disability insurance, as well as basic principles of investing and estate planning.

- *Investment Quick Start:* Determine an overall asset allocation that fits your risk tolerance and time horizon. Discover how to manage your investments to minimize your tax burden. Learn how to implement a passive investment strategy that's simple, inexpensive, and provides competitive returns.

NOTE: General and Quick Start Planning sessions are not a substitute for a full financial review or one of our stand-alone projects as they do not contain a similar level of detail or formal analysis. Planning sessions are casual financial check-ups with a quick and basic review of your financial picture.