

Fees

In our relationship with our clients, an annual one percent fee or less is associated with the engagement and includes the following:

- Weekly updates via email/phone during initial transfer-in of monies
- Face-to-face annual review to ensure we're on track for the goals that are of importance to the client
- Monthly communication in keeping with our mantra, **Every Client, Every Month™**
- All paperwork and/or mailing costs
- Ensuring all investments are properly held in client accounts
- Certifying all client accounts are properly titled
- Reviewing and correcting beneficiaries and/or account transfer instructions
- Assisting with accuracy of cost basis in client accounts
- Offer use of an individualized secure electronic vault for document and data sharing
- Online access through two separate portals
- Any assistance with all online tools
- All periodic reporting
- Research reports, portfolio design, and investment analysis
- All trading costs, all phone conversations, any additional meetings
- Providing meeting minutes for all get-togethers along with courtesy copies to interested parties
- Monthly reporting to client and all interested parties such as CPA or attorney
- Appropriate online access to all interested parties
- Guidance on portfolio and plan revisions
- Financial education when/if warranted or requested

In an effort to minimize fees, we often use stocks, bonds, REITS, etc. that have no internal investment expenses. For holdings with such expenses, we seek to minimize that cost by using no load, institutional grade funds and ETFs. We charge quarterly, in arrears, on or about the 15th of January, April, July, and October. All transaction costs are included in our annual fee so Manske Wealth Management actually keeps less than 1% from our clients in order to ensure a true maximum fee for our services at 1% a year.