Hypothetical Examples

ZENIKI WEALTH

** PM Fee stands for portfolio management (i.e. investment management) fee.*

Hypothetical Examples	Estimated Costs					
	Year 1			Year 2+		
	Hourly Fee	PM Fee	Total	Hourly Fee	PM Fee	Total
1 **John** is a pre-retiree that wants Zeniki to provide him with a second opinion on his investment portfolio. He has several investment accounts, including a company-sponsored 401k, a self-managed roth and a self-managed taxable account. He hires Zeniki to look at all investment accounts for any redundancy, to make sure that his investments are tax efficient and to review his allocations to make sure that they're appropriate for his long-term investment objectives. John is a do-it-yourself (DIY) type of person and after Zeniki reviews his portfolio and provides him with a set of recommendations, he feels comfortable enough to implement all of the changes on his own. Consequently, after the recommendations are presented to him, the engagement (along with Zeniki's fees) will end.	5 hours * $200 = $1,000	$0	**$1,000**	$0	$0	**$0**
2 **Mary** is a pre-retiree that wants Zeniki to make sure that she is on track for her retirement. She hires Zeniki to make a comprehensive financial plan that outlines strategies that she should implement in order to help her accomplish her retirement and financial goals. Some of the recommended strategies include consolidating and reducing her credit card debt, establishing a budget and changing the allocation of her investments. Mary is a DIY'er and feels comfortable implementing all of Zeniki's recommendations on her own. Consequently, after Zeniki presents the financial plan to Mary, the engagement (and Zeniki's fees) will end.	18 Hrs * $200 = $3,600	$0	**$3,600**	$0	$0	**$0**
3 **Kate** is a pre-retiree that wants Zeniki to make sure that she is on track for her retirement. She hires Zeniki to make a comprehensive financial plan that outlines strategies that she should implement in order to help her accomplish her retirement and financial goals. Some of these recommendations include consolidating and reducing her credit card debt, establishing a budget and changing the allocation of her investments. Kate is not a DIY'er and would like Zeniki to implement all of the recommended changes on her behalf and monitor the progression of her goals over time. Kate would also like Zeniki to manage her investment portfolio for her, provide her with recurring tax planning services, and begin to provide her with estate planning services by reviewing her will and related documents. Kate's publicly traded investment portfolio is currently worth $600,000.	35 Hrs * $200 = $7,000	$3,000	**$10,000**	15 Hrs * $200 = $3,000	$3,000	**$6,000**

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	Year 1			Year 2+		
	Hourly Fee	PM Fee	Total	Hourly Fee	PM Fee	Total
4 **Bob** is a retiree that wants Zeniki to make sure that he won't outlive his retirement funds. He hires Zeniki to make a comprehensive financial plan that outlines strategies that he should implement to prolong his retirement funds' longevity. Some of these recommendations include making changes to his investment withdrawal strategy and his investment allocations. Bob is a DIY'er and feels comfortable implementing all of Zeniki's recommendations on his own. Consequently, after Zenikii presents the plan to Bob, the engagement (and Zeniki's fees) will end.	20 Hrs * $200 = $4,000	$0	**$4,000**	$0	$0	**$0**
5 **Jessica** is a retiree that wants Zeniki to make sure that she won't outlive her retirement funds. She hires Zeniki to make a comprehensive financial plan that outlines strategies that she should implement to prolong her retirement funds' longevity. Some of these recommendations include making changes to her investment withdrawal strategy and her investment allocations. Jessica is not a DIY'er and would like Zeniki to implement all of the recommended changes on her behalf and monitor the progression of her goals over time. Jessica would also like Zeniki to manage her investment portfolio for her, provide her with recurring tax planning services, and review her estate planning documents for any gaps or ambiguities. Jessica's publicly traded investment accounts total $1,200,000.	35 Hrs * $200 = $7,000	$4,800	**$11,800**	20 Hrs * $200 = $4,000	$4,800	**$8,800**
6 **Bill** is a business owner that wants Zeniki to advise him on the sale of his business. Specifically, Bill would like Zeniki to recommend an appropriate sales price to set for his business and assist him in finding a tax efficient way to structure his sale. Bill currently has a financial advisor and an estate planner, so he's not interested in any other services from Zeniki at this time. Zeniki anticipates that the engagement will last for approximately 6 months.	30 Hrs * $200 = $6,000	$0	**$6,000**	$0	$0	**$0**
7 **Tracy** is a business owner that wants Zeniki to help her with the formation of a new business. She hires Zeniki (along with an attorney) to help her draft an operating agreement and other related documents, advise her which legal entity to use for her business, and to select an appropriate company sponsored retirement plan. Tracy currently has a financial advisor and an estate planner, so she's not interested in any other services from Zeniki at this time. Zeniki estimates that the engagement will last approximately 1 year.	60 Hrs * $200 = $12,000	$0	**$12,000**	$0	$0	**$0**

Hypothetical Examples	Estimated Costs					
	Year 1			Year 2+		
	Hourly Fee	PM Fee	Total	Hourly Fee	PM Fee	Total
8 **Steve** is a high-net-worth (HNW) individual that wants Zeniki to provide him with a robust suite of wealth management services. Specifically, he would like Zeniki to continually manage his publicly traded investment portfolio, provide him with holistic net worth reporting & forecasting, maintain detailed tax projections and advise him on various tax planning strategies. Steve already has an estate attorney that has developed a comprehensive estate plan and monitors it for him on a regular basis. Steve is retired and his publicly traded investment portfolio is valued at $6,000,000.	110 Hrs * $200 = $22,000	$12,000	**$34,000**	80 Hrs * $200 = $16,000	$12,000	**$28,000**
9 **Sue** is a high-net-worth (HNW) individual that wants Zeniki to provide her with a robust suite of wealth management services. Specifically, she would like Zeniki to continually manage her publicly traded investment portfolio, provide holistic net worth reporting & forecasting, maintain detailed tax projections, advise her on various tax planning strategies and provide her with estate planning services. Sue currently owns several businesses and would like their future cash flows to be forecasted on a regular basis and she would like their values to be estimated periodically as well. Sue's publicly traded investment portfolio is currently valued at $12,000,000.	160 Hrs * $200 = $32,000	$18,000	**$50,000**	110 Hrs * $200 = $22,000	$18,000	**$40,000**