

HOW DO Financial Advisors Get Paid?

The most common types of advisor fees that are legally obliged to work for their clients **100% of the time.**

One Time Plan

An agreed-upon flat fee to conduct financial planning with a Zoe Advisor to build a financial plan.

Is this the plan for you?

This is ideal if you have a narrow question or decision that needs to be made, or you are very comfortable self-managing your investments, but just want an advisor to help construct a plan.

Looking for something more?

The downside of a one-time financial plan is that it is a static document in time. Should your family's situation change, most likely your plan will need updating. More often than not, families are opting into an ongoing relationship with an advisor so they can build a relationship and allow that advisor to be proactive in protecting their wealth.

Flat Fee Retainer

An agreed-upon ongoing flat-fee financial planning retainer to begin a relationship with a dedicated financial planner.

Is this the plan for you?

This is ideal if most of your assets are tied up in workplace retirement plans or stock options. You are younger in your financial journey and in the accumulator phase and would like ongoing guidance on how to save more, invest smartly, and plan for your short-term and long-term goals.

Looking for something more?

The downside of this service is that an advisor is typically not actively managing your assets.

Asset Under Management (AUM)

A full-service financial advisor relationship where an advisor conducts ongoing financial planning and investment management for you.

Is this the plan for you?

This is ideal if you are transitioning into retirement, or if you do not feel comfortable managing your investments on a daily basis. This is the most all-encompassing and full service you can get from a financial advisor. Most busy families opt into this relationship because of that.

Looking for something more?

The downside of this service is only if you do not want an advisor managing your assets, or would like to begin in a less all-encompassing relationship. We see families every week start with a One Time Plan or Retainer option to later migrate to an AUM relationship when it makes sense.