



LORI CRILLEY

CRC[®], RFC[®], CPFA[®]

FINANCIAL ADVISOR




"As a Certified Retirement Counselor[®] and a Certified Plan Fiduciary Advisor[®], I take seriously my responsibility to help my clients navigate today's complex retirement plans and options. Helping them to identify the appropriate retirement saving and income strategies to meet their goals and making a difference in their lives

-Lori Crilley

OUR APPROACH

- Regular One-On-One Meetings
- Investment Portfolio Design
- Medicare Needs Analysis
- Invites to Seminars & Events
- Online Account Access
- Education Workshops
- Work With Your CPA
- Work With Your Estate Attorney
- Work With Business Designing 401k and Retirement Plans

CONTACT

-  Life Changing Financial
11201 N Tatum Blvd #300
Phoenix AZ 85028
-  lori@lcfinancialservice.com
-  602.354.3177 option 1



SPECIALIZED SERVICES



REGULAR ONE-ON-ONE MEETINGS

We meet twice a year to catch up, review your plan, and make adjustments based on your goals.



SEMINARS, EVENTS & WORKSHOPS

Communication is very important to us and that includes providing quality information & education to our clients.



FINANCIAL AND ESTATE PLANNING GOALS

Develop a strategy designed to help you accumulate assets to meet your retirement dreams and establish a legacy for your family



BUSINESS PLANNING

Business owners have unique needs. As a CPFA, we provide specialized services to help with retirement plan development and referrals to maximize opportunities.



TAX MINIMIZATION STRATEGIES

We seek investments with tax minimization as a significant focus of your financial planning. We work with your CPA



INVESTMENT DESIGN & MONITORING

We work with Industry leading analysts and software to track shifts in the market, and with you to track changes in your life & assets.

NOW ACCEPTING REFERRALS


COMPLIMENTARY SERVICES

- Initial Meeting
- Personal Financial Dashboard
- Life Insurance Needs Analysis
- Goals Based Economic Newsletter

CLIENT ACCOUNT ACCESS

- Online Access to All Aggregate Accounts
- Unlimited Access to Online Portfolio Performance Reports
- Unlimited Access to Goals Based Financial Plan

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FINANCIAL PLANNING SERVICES

- Overview of Current Financial Position
 - Basic Goals Based Financial Snapshot
 - Initial Investment Recommendation & Implementation
- Goals Based Financial Plan with Annual Updates
 - Updates
 - Annual
 - Semi-Annual
 - Quarterly
- Benchmarking of Portfolio with Stress Testing
- Participant Employer Plans - Analysis and/or Management
- Qualified Plan Rollover Rightbridge Analysis
- Analysis on Outside Investments, Real Estate CMA, Etc.
- Individual Stock Analysis
- Advisory Input on Estate Planning
In Cooperation with Elder Law Attorney, Estate Attorney or
Estate Planning (wills, Durable POA, Healthcare POA,
Living Will, Trusts, etc.)
- Advisory input on Tax Planning and Tax Projections
(Coordinating with your CPA and/or Tax Professional)

RETIREMENT SPECIFIC

- Retirement Bucket Plan - (Includes Cashflow and Tax-Planning)
- Social Security Optimization Analysis (enrollment assistance)
- REVIEW OF ADVANCED INSURANCE NEEDS**
 - Life Insurance
 - Long Term Care, Disability
 - Medicare
 - Business Key-Man etc.

COLLEGE and MINOR INVESTING

- Basic College Planning Overview (ie. 529, ESA, UTMA ...)
- Comprehensive College Planning (CSS vs FASFA and/or application)

BUSINESS SERVICES

- Business Employer Plans - (401k, 403B, Simple IRA)
Including Benefits Planning, Fiduciary Liability, Advanced Planning
 - Assistance for DOL Audit Preparation Analysis
 - and Benchmarking Fiduciary and Participant
 - Education Coordination with TPA and HR staff
 - Review of ERISA Fiduciary Obligations Review of
 - Fiduciary Documentation Procedures
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- Non-Qualified Deferred Compensation Plans Design

BREAKPOINT FEE SCHEDULE FOR ADVISORY PORTFOLIOS

Advisory Account (Assets Under Management)	Annual Advisor Fee Breakpoint
\$0 - \$250,000	1.00%
\$250,000 - \$2,000,000	0.75%
\$2,000,000 +	0.50%

ACCOUNT OPTIONS AND COSTS

The products utilized will be based upon each individual advisor's preferred business model, their area of expertise, and the financial licenses(s) and certifications they have obtained. There are two types of advisory accounts, **non-discretionary** and **discretionary**.

NON-DISCRETIONARY ACCOUNTS

- Advisors are NOT allowed to provide ongoing management of this type of account.
- Advisors can provide investment reviews when requested.
- With this type of account, the advisor's job is simply to receive and execute the client's requested trades and try to get the best price possible.
- Since this type of account is more cumbersome to manage and demands more time, the fees may be higher.
- Clients who desire to be in control of day-to-day decisions may desire a non-discretionary account.

DISCRETIONARY ACCOUNTS

- A discretionary account allows the advisor or strategist (third party money manager) to buy and sell securities without the client's specific consent. They must, of course, make those decisions based on the client's stated investment goals.
- Transactions can be completed without requiring client signatures or prior approval.
- Since this type of account is more flexible the fees may be lower.
- Investors who don't want to be involved in day-to-day portfolio management are ideal candidates for a discretionary account.

NOTE: All Advisory Portfolios Are Discretionary Strategists have an additional annual fee that can be between 0.05% to 0.45%. Otherwise, the annual fees listed above cover all underlying investment advisory fees including rebalancing, reallocation, transaction costs and custodial fees. A setup fee may be charged if other client-related services are provided when you are opening your advisory account. Please reference the brochures and client agreements for more details.

Financial Planning Fees are to be paid in advance. These fees include but are not limited to initial goals based financial plan, analysis of outside investments, portfolio stress testing, etc. One-time fees may be paid by check or credit card. Financial planning fees will be paid in full prior to financial plan presentation or implementation. One-time fees and/or hourly billing is available for services outside the scope of the financial planning advisory fees. This can include, but is not limited to special projects such as business succession planning, estate settlements, death proceeds to beneficiaries, inheritance, debt mitigation, review of private business ventures, second opinions, etc. Financial advisory management fees are per the breakpoint fee schedule above and will be charged monthly in arrears and can be deducted from each account individually or deducted from any other account you have with us.