



Ritter Daniher Financial Advisory, LLC

Fee Only Advisors – Trusted Fiduciaries

<b>WEALTH MANAGEMENT SERVICE CHART</b>				
	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p> Indicates service offered internally by RDFA professionals</p> <p> Indicates work done by others, which is facilitated by RDFA</p> </div> </div>			
SERVICE DEPTH LEVEL	DISCUSSION/EDUCATION	VERIFICATION	RECOMMENDATION	IMPLEMENTATION
<b>Scope of Engagement</b> Determination of Initial Priority Items	■	■	■	■
<b>Goal Clarification/Establishment</b> Balance Sheet Prepared Legacy Planning	■	■	■	■
<b>Discretionary Asset Management</b> Investment Policy Statement Asset Allocation Process Reporting/Review Schedule	■	■	■	■
<b>Financial Planning</b> Retirement Projections College Projections	■	■	■	■
<b>Cash Flow Planning</b> Major Purchase Budget/Debt Management Credit Review	■	■	■	■
<b>Income Tax Planning</b> Tax Return Review/Discussion Integration with Tax Preparer	■	■	■	□
<b>Estate Planning</b> Document Review/Discussion Integration with Attorney	■	■	□	□
<b>Insurance Planning</b> Health Insurance Life Insurance Property/Casualty Insurance Disability Insurance Long-Term Care Insurance	■	■	□	□
<b>Employee Benefits</b> Corporate Retirement Plans Group Life/Health/Disability Deferred Compensation/Stock Options	■	■	■	□
<b>Fiduciary Education</b> Individual Trustee Issues	■	■	■	□