



WEALTH SPA



COCHRANE
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WEALTHSPA.CA
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GROUP

INVEST IN YOURSELF

fund your dreams

There are a variety of ways we can help you fund your dreams. Here is a list of services offered to assist you in reaching your financial goals.

services à la carte

INITIAL CONSULTATION

This service includes the first one or two initial in-person or online appointments typically 1-2 hours in length. Whatever your financial concern, it takes time to review your finances and get to know you and your personal situation, including goals, lifestyle, income, family, etc.

Available Across Canada & Expatriates

\$250
(gst not included)

This is typically charged after the second appointment and may be rebated depending on invested assets and insurance required. If you choose fee-for-advice then the rate is \$250 per initial consultation and \$150-\$250 per hour after (depending on the scope of the work) outlined in a proposal mutually agreed on by both parties. (See Wealth Spa Packages for other options).

Strict Meet & Greets are available at no cost and we'll treat you to a coffee and explain our services.

INVESTMENT PORTFOLIO ONLY

This service includes investment policy statement, investment planning projections, investment review & proposals, investment tax planning and asset allocation review to grow your assets.

Available Across Canada & Expatriates

Service & Management Fee: < 2.5% of Investable Assets
Household Account Minimum: \$150,000*
Smaller Accounts May Qualify
Yearly Reviews**

INSURANCE PORTFOLIO ONLY

This service includes risk management review, insurance planning, insurance tax planning, insurance recommendations, insurance summary. Insurance includes Life, Critical Illness, Disability and Long Term Care Insurances. Also includes Extended Health Benefits and Travel Insurance.

Available in Alberta & BC

Compensation Paid to Advisor from Insurance Companies Directly.
No additional fees.
Yearly Reviews**

* If household assets are below this amount, the minimum service fee of \$27/month or \$297/year (wealth spa lite package) may come into effect. If household assets are over \$500,000 wealth spa retirement package is included in the service fee.

** Yearly Reviews can be electronic, by phone, video conference, or in person. Additional reviews are to be initiated by the client and are the responsibility of the client when any material change has occurred and a planning review needs to be completed. Material changes can be, but are not limited to: a change in marital status, birth of a child, death of a family member, moving, job transition, additional sources of income, updating client contact information, etc. Anything that could impact your tax situation or financial plan.

LISA ELLE *financial planner & author*
BMGMT, CFP, FCSI, CPCA, EPC, CCS

We look forward to helping you to helping you create financial clarity and fund your dreams.



WEALTH SPA

FINANCIAL PLANNING BASICS INCLUDES:

- ONE-PAGE FINANCIAL PLAN
- GOAL SETTING
- NET WORTH SUMMARY
- INSURANCE REVIEW & SUMMARY
- INVESTMENT REVIEWS
- SECOND LOOK TAX REVIEW
- DEBT PLAN
- CASH FLOW PLAN

FINANCIAL PLANNING REVIEW INCLUDES:

- ANNUAL REVIEW OF:
 - TAX EFFICIENCY REVIEW
 - INVESTMENT REVIEW
 - INVESTMENT PLANNING
 - INSURANCE REVIEW
 - RISK MANAGEMENT REVIEW
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wealth spa packages

WEALTH SPA GET STARTED

This package includes:

- financial planning basics
- wealth spa online 1-year membership
- copy of Strut: How to Kick Financial ASSETS

Household Account Minimum: \$0

\$697

Monthly Payment Plan: \$99 x 8 payments
(gst not included)

WEALTH SPA RETIREMENT

This package includes:

- full financial retirement plan
- financial planning basics
- retirement cash flow projections
- insurance & investment portfolio services
- wealth spa online 1-year membership
- copy of Strut: How to Kick Financial ASSETS

\$997

Monthly Payment Plan: \$99 x 11 payments
(gst not included)

Package Included with Household Accounts over \$500,000

WEALTH SPA ESTATE

This package includes:

- financial planning basics
- tax assessment & estate plan
- legacy planning
- insurance & investment portfolio services
- wealth spa online 1-year membership
- copy of Strut: How to Kick Financial ASSETS
- executor services available

\$1997

Monthly Payment Plan: \$197 x 11 payments
(gst not included)

Package Included with Household Accounts over \$500,000

WEALTH SPA LITE

This package includes:

- financial planning review
- wealth spa online membership (ongoing)
- copy of Strut: How to Kick Financial ASSETS

\$297 / year

Monthly Payment Plan: \$27 (ongoing)
(gst not included)

Package Included with Household Accounts over \$150,000

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additional services

WEALTH SPA™ MONEY METHOD

This online course is a foundational money course to help anyone get started or get organized with their money so you can build wealth with total clarity and confidence. We go through 5 steps to organizing your wealth physically, electronically and mentally. Also, includes access to the private Wealth Spa™ Money Method Facebook Group for support. It's like Yoga and Feng Shui for your money!

Available Across Canada at moneymethod.ca

\$197
(gst not included)

FINANCIAL EDUCATION ONLINE

This membership service includes 1-year online access to Wealth Spa Online so you can learn about all things money. Also, includes access to the private Wealth Spa™ Facebook Group, Free Workshops, Discounted Seminars, and a free copy of Strut: How to Kick Financial ASSETS.

Available Across Canada

\$297
Monthly Payment Plan: \$27 x 12 payments
(gst not included)

FINANCIAL EDUCATION BOOK

Just getting started or want to learn more about money? Strut: How to Kick Financial ASSETS is a Canadian Financial Planning Book for Women. Also available on Amazon.ca.

\$20.00 (includes gst)

ADDITIONAL SERVICES

Financial Analysis Services

\$250 per hour

Tax Preparation Services

\$50 per hour

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