



FINANCIAL PLANNING

Our Financial Planning service charges are as personalized as our Financial Planning services. We endeavor to determine the level and range of services needed to meet your financial needs prior to quoting an estimated service charge. Clients will be offered an initial 45-minute complementary consultation to determine their goals, discuss expectations for this engagement and establish an estimate of time required to complete the plan. **This consultation allows our clients to make an informed decision as to which type of arrangement best suits their needs.** The service charge ranges are listed below.

Initial Financial Plan

Single Financial Planning Question:	\$1,000 per Module
Comprehensive Financial Plan:	\$1,500 - \$5,000
Comprehensive Plan with Additional Analysis:	\$5,000 - \$15,000

Ongoing Financial Planning

Annual Update starting at:	\$1,200
Financial Planning Retainer starting at:	\$2,500

Financial Planning and Portfolio Management Consulting

Hourly:	\$300 per hour
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Comprehensive Financial Planning:

Utilizing a formal financial planning process, our Financial Planner will work with you to define and organize your life goals and financial objectives. Next, our financial planner will provide you with a checklist of information required in order to effectively and accurately analyze your financial situation. Once all the necessary information has been gathered, our Financial Planner will prepare a comprehensive financial plan which will evaluate your financial and investment strategies, as well as provide appropriate recommendations designed to help you more effectively achieve your financial and life goals. Finally, the financial planner will work together with you to determine implementation strategies, as well as how to monitor your progress going forward.

Additional Analysis

The following are examples of financial planning topics that can be addressed but may require additional time and analysis. Other financial planning questions may fall into this category and will be discussed prior to entering into the engagement.

- Estate planning advisory services, including coordinating financial planning objectives, as well as working with legal and accounting professionals to assist with prompt and accurate document preparation and implementation.
- Review of employer-sponsored retirement and benefit arrangements.
- Complete review and analysis of life insurance contracts ranging from basic individual coverage to more complex Irrevocable Life Insurance Trusts, and business-related life insurance.
- Annuity contract review (fixed and variable) to determine effectiveness and allocation among variable annuity sub-account investment options.
- Business continuation and/or succession planning strategies, including the funding of such arrangements.

Ongoing Financial Planning Service Charge Arrangement:

Chain Bridge Bank, N.A.

- Trust & Wealth -



For clients interested in receiving ongoing financial planning services with an annual update to the plan or as circumstances dictate, we offer an annual engagement arrangement. For clients interested in an annual update as well as ongoing assistance to coordinate and manage the financial and estate planning process, we offer a convenient and cost-effective Retainer Arrangement. In addition to satisfying ongoing or extraordinary planning needs, annual, semiannual or quarterly client-planner reviews are included as part of the Retainer Arrangement. Each client will be presented with an outline of recommended client-planner reviews, as well as additional service offerings prior to engaging in a retainer arrangement.

Hourly Service Charge Based Consulting on Financial Plans or Portfolio Management

Chain Bridge Bank agrees to evaluate the Client's financial situation and provide investment analysis and advice relating to Client's investment portfolio and/or a written financial plan. The Client agrees to furnish the Bank with all information relative to his or her financial and investment position. The Client shall make and be fully responsible for all decisions relating to the implementation of the advice given by the Bank. The Client is free to select any brokerage firm, insurance agency, or similar sales agency the Client desires for implementation of the ideas and recommendations made in the analysis. Since the services rendered under this Agreement are advisory in nature, the Client expressly agrees that the Bank shall not be held liable in any way relating to the performance of the services under this Agreement, as long as those services are rendered in good faith, and provided that the Bank is not in violation of Federal and State laws regulating the advisory services to be rendered under this Agreement. The investment advice and other advisory services to be provided by the Bank shall be provided only in the written financial analysis to be delivered to the Client, and shall not relate to any advice given by any person or persons unless specifically designated by the Bank in writing. An hourly service charge, in a **minimum of one (1) hour increments**, will be charged by the Bank for the services provided under this Agreement. This includes office consultations, the actual preparation of the Client's analysis and/or plan and any related work deemed necessary by the Bank. The service charge shall not be based upon performance of Client's portfolio, but rather, is determined by the time needed to produce the type of financial analysis desired by the Client. Client expressly acknowledges that the service charge paid under this Agreement is for the above-detailed services only. It is expressly understood and agreed between the parties to this Agreement that the Bank is not qualified to render any legal or accounting advice or to prepare any accounting or legal documents for the implementation of the client's plans.

Waiver Policy

Clients of the Trust Department will receive the ongoing Financial Planning Retainer service as part of this current relationship. Additional financial planning fees will not be assessed. If a financial planning client decides to become a client of the Trust Department within three (3) months of the end of the financial planning engagement, the financial planning charges will be used to offset the Investment Management charges, up to the total payment of financial planning charges.

If an existing client of Chain Bridge Bank (Lending, Commercial, and Depository) has a total relationship that generates over \$10,000 in annual service charges or has over \$1,000,000 of lending or \$200,000 of deposits, the initial financial planning service charge will be fixed at the discounted rate of \$1,000 for a Comprehensive Financial Plan. If a non-client of the institution requests a financial planning service, the standard service charges described above would apply. Exceptions (discounts or waivers) may be made if the implementation of the financial plan results in a relationship with the Institution at the levels described above.