

Dream Capital shall review the client's present financial situation and issue a written analysis and report of recommendations in accordance with the client's goals and objectives. This service is unique to each client and usually includes an initial consultation and subsequent follow-up visits. The services provided in this regards may include but would not be limited to the following:

- Preparation of an annual net worth statements;
- Create a cash flow statement;
- Review current investments and make recommendations thereon;
- Review recent tax returns and provide tax planning advice
- Review life and disability insurance and make recommendations thereon;
- Review estate plan and make recommendations thereon;
- Complete a retirement analysis; and
- Provide education planning advice.

Dream Capital's fees for a written financial plan may be based on a flat fee or an hourly fee. A retainer may be charged as well.