

COMING SOON

Get rewarded with money-saving perks.

The higher the Velvet balance, the *better* the financial wellness *perks*

Velvet balance required...

\$0*

\$50,000*

\$100,000*

\$200,000*

No Status

Gold

Platinum

Ultimate

		\$0*	\$50,000*	\$100,000*	\$200,000*
INCLUDED SELF-GUIDED TOOLS	Learn, act, & achieve: Club Welfie® standard membership		✓	✓	✓
	Reminders: Set alerts to help you remember key tasks & dates		✓	✓	✓
	Organize affairs: Secure digital filing system & templates		✓	✓	✓
	Analyze: Premium financial planning calculators	\$9.95 /MO	✓	✓	✓
	Track: Monitor net worth, transactions, goals, & budgets	\$9.95 /MO	✓	✓	✓
	Policies: Set healthy boundaries that help promote success		✓	✓	✓
INCLUDED FIDUCIARY ADVISOR-SUPPORTED SERVICES	Assigned advocate: The same someone to get to know you well		✓	✓	✓
	Concierge: If stuck, get help & pointers from an objective advocate		✓	✓	✓
	Crisis or change: Life-event support (strategy session + 1YR Q&A)			1-time only	✓
	Answers: Non-investment-related advice & Q&A via messaging			✓	✓
	Discovery: 1-time get-to-know-your-situation session			✓	✓
	Strategize: 1-time advisory / financial coaching session			✓	✓
	Accountability: Quarterly outreach to check progress			✓	✓
	Advisor time: Non-billable private & custom attention (hours)			1 /YR	6 (100 if VIP) /YR
	Big-ticket concierge: Stretch \$s further with our pricing research				✓
	Emergency access: Have your advocate's direct cell phone #				✓
	Gift status: For heirs (1YR Ultimate) & immediate family (varies)				✓
Velvet discount: Tenure (up to 20% off) or Super-saver (50% off)				✓	
OPTIONAL SURCHARGES	Retirement planning: Professionally crafted & tracked plan	\$500 /MO	\$250 /MO	\$125 /MO	\$0
	Employer-retirement: Allocation & security selection advice	\$1,000 /OCCURRENCE	\$500 /OCCURRENCE	\$250 /OCCURRENCE	\$0
	Due diligence research: For ETFs and mutual fund managers	\$300 /OCCURRENCE	\$150 /OCCURRENCE	\$75 /OCCURRENCE	\$0
	Anything else: Additional out-of-scope advisor time	\$125 /10 MINS	\$100 /10 MINS	\$75 /10 MINS	\$50 /10 MINS

Don't have Velvet? Buy status perks instead!

Each purchase requires 1YR minimum commitment | Auto-pay annually for 1 free month /YR

		\$991-time + \$20/MO	\$150 /MO	\$1,000 /MO
Retail Cost	n/a			
Group Welfie® Discounted Cost*	n/a	\$0 /MO 100% OFF	\$30 /MO 80% OFF	\$500 /MO 50% OFF

All perks are available upon request to those with qualifying status.

See PLFS' ADV Brochure part 2 for more details & important information.

PLFS, Inc. is a registered investment advisor in the states of California, Idaho, Utah, & Texas.