Sequoyah Planning

Our Position Regarding Fees for Our Services

Our independence allows us the freedom to work with you in a number of different ways. Depending on if your need is for one simple transaction or for a full-scale Discovery and Planning Process, the cost to you directly reflects the amount of time and expertise involved in your particular situation, and any product recommended to help you achieve your financial goals. Many clients become clients by a simple Life Insurance transaction. Then, as their wealth grows and the need for more sophisticated planning becomes necessary, we begin discovery and planning services.

Sequoyah Planning II, LLC is a registered investment adviser with the State of Georgia offering investment advisory products and services to a variety of clients. Sequoyah Planning offers comprehensive financial planning services and manages client's assets via programs offered by other third party providers. Clients can also receive planning advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. Sequoyah Planning also provides specific consultation and administrative services regarding investment and financial concerns of the client. As part of Sequoyah Planning's advisory representatives' other business activities, they may effect securities transactions for or sell insurance products to clients. Sequoyah Planning may be receiving a fee for investment advice in advisory accounts and representatives may be receiving a commission for any transactions effected in Resource Horizons Group (RHG) brokerage accounts. Clients are under no obligation to purchase or sell securities through Advisory Representatives of Sequoyah Planning in the role as registered representatives of RHG. Associated persons of Sequoyah Planning may also be registered representatives of RHG and licensed insurance agents. In this capacity, they may facilitate the purchase and/or sale of insurance products, mutual funds, securities and other investment products for their clients, who may or may not have an advisory fee agreement. Sequoyah Planning representatives may receive compensation for these non-advisory services that they may provide. Such compensation would be in addition to the advisory and other fees that Sequoyah Planning may receive.

Everything we create in this practice is built from many years of experience, extensive training and what we have learned from our work with previous clients. The planning process we take you through, the wisdom of our experience, the technical expertise and the creativity with which they are applied to your specific circumstances are what you are paying for. We incorporate family dynamics, social, emotional and spiritual issues impacting your circumstances. The strategies, techniques and concepts illustrated in the final plan we create and present for you is only a part of the entire service we provide to you.

Our fee factors in 1) The complexity of your project; 2) The amount of time we expect it will take to complete your project; 3) The level of creativity and expertise required to complete your project with the highest competency and quality; 4) The level of risk we assume by undertaking your project ; 5) Reasonable and customary fees among other practitioners bringing similar expertise, experience and service to your project; 6) Costs from secretarial requirements, copying, courier, telephone, etc.

If you choose to use a fixed-fee arrangement for most of our creative planning work, it 1) Allows you to avoid being surprised by an invoice at the end of your project; 2) Allows you the freedom to call us at any time with questions, which you might be reluctant to do if you were being billed hourly; 3) Allows you to feel comfortable throughout the entire consultation, counseling, planning and implementation phases of our planning process knowing that the meter is turned off; 4) Puts the risk of loss on us if the time spent exceeds the fee quoted. We have primary control over billing factors, although at times an unreasonably demanding client can certainly contribute to the time that exceeds the estimate; 5) Allows you to compare our overall service with that of other practitioners.

As a wealth management firm we are held to a higher standard of practice by the State Departments of Securities where we are registered to do business, the Securities and Exchange Commission, the Financial Industry Regulatory Authority (FINRA), the State Insurance Commissioner's Office, and the ethical standards of practice set forth by the national associations to which we subscribe.

You want value for your payment, efficiency in determining the amount, and a high quality service or product. Our goal is to provide high quality work for reasonable compensation and costs recoupment. Please keep in mind that we believe you are purchasing very specific, focused and customized wealth-care advice, counseling, coaching and expertise. This is not a generic plan that you might get from a traditional financial planner, insurance agent or brokerage firm.
We help you self-discover, design, and create the life that you want. To our knowledge, we are one of the few firms nationwide offering this global experience.

It is critical at our wealth-care firm that we try to always deliver the highest quality client services possible at a good value. Our experience shows that our clients' satisfaction with our fees results from their satisfaction with our service. Satisfaction with our service produces a mutually productive, rewarding, long-term relationship and new client referral sources.

We hope this explanation assists you. We look forward to working with you.