Advanced Portfolio Design, LLC

Financial Planning Services

- **Do the pieces of your financial puzzle fit together to meet your vision of your financial picture?**

- **Do you know where your money is, what it is doing and why?**

We help clients handle difficult or complex financial decisions around the main areas of financial planning. We help people make decisions regarding their entire wealth circumstances, not just their stocks, bonds and bank accounts.

We provide financial planning service in the form of written financial plans and/or in-person consultations.

- Retirement Planning
- Pension and rollover decisions
- Investment Advice
- Understanding Your company benefits
- Wealth Accumulation/ Goal Planning
- Family Protection Planning
- Tax Strategies
- Estate Planning

How are we different?

- As a fee-only Registered Investment Adviser firm, we are fiduciaries - we do not represent financial or insurance companies, we work for you. Nobody pays us to sell you their investments or insurance. We do not provide advice based on a limited list of products.

- We take the time to listen to you, get to know your needs, and help you learn more about the financial issues that are important to you.
- We go the extra mile to explore advanced tax and investment strategies that may help you do better. It's not enough to use the same old "bag of tricks." We are always looking for new strategies to keep ahead of a quickly changing environment.
- We are a fee-only firm. We are flexible and can work with you on a limited one-time basis or on an ongoing comprehensive basis.
- We provide custom portfolio design which integrates your entire financial situation.

Financial Planning

We will put together a plan that you can understand and that you will follow. Not just a plan that makes sense for you, but a plan that makes sense to you. We believe it is a financial advisor's job to create equilibrium between a client's desires and a client's reality.

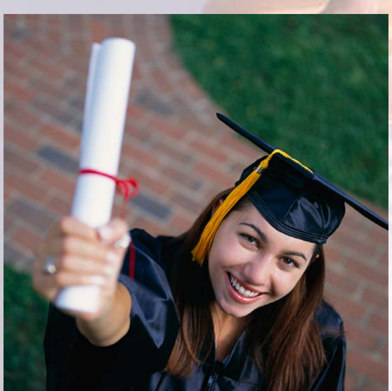
We will help you re-order your finances so that they can meet your expectations, or re-educate you about your expectations – usually a bit of both. We will help your money move forward within your comfort zone or help you change your comfort zone.

You will determine up front what level of service you need. Some clients want to understand everything, others say "only tell me what I need to know."

We don't just make plans

We walk you through the implementation and help you get your plans in place.

- Avoid costly financial mistakes!
- You need a plan! You will not get where you want to be by accident!
- Make sure your money is doing what you want it to do!
- There's a difference between having a plan… and having a plan you can use!



Fee-only asset management and financial planning

Financial planning - we charge up to $150 per hour, depending on the complexity of your financial situation, for consultations. For comprehensive financial planning services we may negotiate a flat fee which will be commensurate with the time involved and the hourly rate. A flat rate can help reduce a client's worries about making changes and asking questions. Flat fees typically range from $500 to $4,000. We will give you advice on your financial concerns, including, but not limited to: investments, taxes, insurance, retirement and estate planning. You will be the sole determiner of how many hours of financial counseling you'll need, and you can terminate at any time

For more complete information please ask us for our "General Information and Disclosure Brochure."

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Advanced Portfolio Design, LLC is a Registered Investment Adviser in the states of New Hampshire and Massachusetts.

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