INSPIRE ADVISORS

Our Comprehensive Services

Investing & Portfolio Management

Investment: Negotiable fee % schedule based on assets under management

What You Get:

- Customized Portfolios: Choose from Biblically Responsible Investing (BRI) platforms and a full range of investment options through Charles Schwab, tailored to meet your specific planning goals.
- Personal Financial Planning: Receive the same services as with our Comprehensive Fee Based Planning*
- Access to Resources: Gain access to planning resources, our investing and risk management subject matter experts, educational materials, and more to support your financial journey.

***There is no asset minimum to get started with us.**

How It Works:
We hold a series of meetings together to develop your goals, personalized Investor Policy Statement (IPS) and customized portfolio(s). Investment management services can be a stand-alone service or combined with our financial planning service to ensure alignment with all of your personal and financial goals (recommended).

Managed accounts are assessed by fee percentage monthly based upon the current balance in your account. For example, if the fee is 1% of AUM, an account is charged 1%/12 (0.0008333) per month. The Advisor's fee is negotiable based upon the level of portfolio management and financial planning agreed to between Client and Advisor. *Access to our full financial planning service requires a $259,000 asset minimum.
Portfolio clients receive at minimum an annual review of their account (or per the IPS). We encourage our clients to further engage with us during the year to manage any changes in their financial plans, to take advantage of potential tax planning opportunities, or to leverage identified investing opportunities during the year.

Comprehensive Financial Planning

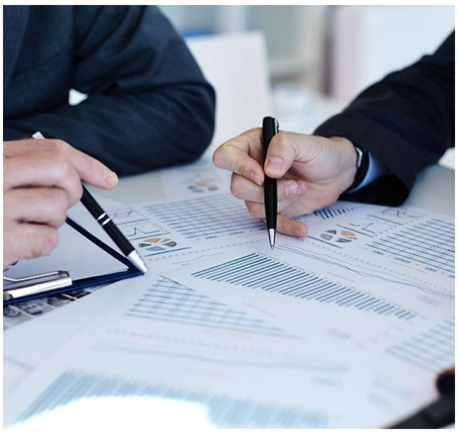
Investment: Starting at $2,400 per year based on case complexity

What You Get:

- Comprehensive Fee-Based Planning: Address all of your personal and small business financial needs, including cash flow, taxes, insurance, investing, retirement income, Social Security, Medicare, long-term care and estate planning.
- Personalized Strategy: Receive a tailored plan designed to meet your unique financial and life goals.
- Access to Resources: Gain access to planning resources, our investing and risk management subject matter experts, a content library, and more to support your financial journey.

How It Works:
Be fully confident and obtain peace of mind in your finances. Leverage our financial team's knowledge and expertise. We additionally have access to an experienced extended advisor team in many specific planning fields. Our planning process is highly interactive and collaborative, set to your pace and structured to work within your busy schedule. Meetings are virtual or in-person at our downtown office.
This is a 1-year fixed fee contract including a minimum of 4 meetings per year, which includes an annual tax planning review/financial plan look ahead.

Our 7-Step Planning Process:
Step 1: Understand where you are today
Step 2: Identify where you want to be (goals)
Step 3: Analyze current courses of action and identify potential alternatives
Step 4: Develop planning recommendations
Step 5: Present the recommendations
Step 6: Implement the recommendations
Step 7: Monitor progress and update



Hourly Consultation

Investment: $200 per hour (time blocks available at a discounted rate)

What You Get:
- Personalized Consultation: Receive tailored one-on-one sessions focused on your specific financial concern.
- Focused Analysis: Dive deep into a topic such as Life Insurance, Annuities, Company Benefits, College Financing, Investment Real Estate or other area.
- Tailored Solutions: Implement specific product solutions that we design together.
- Flexible Options: Choose virtual or in-person meetings to fit your schedule.
- Expert Guidance: Access our extended team of experts to help navigate your unique situation.

How It Works:
Consultations are scheduled at your convenience through our online booking calendar. Consultations range from 30 minutes to 1-hour in length. The consultation fee is waived if a commission- or fee-based solution is implemented or upon entering a portfolio management or financial planning agreement.

Educational Classes

Investment: $49 per student

How It Works:
Our Youth classes are semester-based and are developed from the Ron Blue Institute's homeschool curriculum. You can read more about it here: Homeschool Programs - Ron Blue Institute.

Adult classes are based on topics selected by the instructor and taught in an interactive and participatory style. We may cover the following topics, once each quarter:
- Financial Basics - Budgeting, Taxes, Saving, Investing, Giving
- Investing for Accumulation and Retirement
- Financial Planning for You and Your Family
- Estate Planning
- Medicare(caid), Social Security and Long-Term Care
- Insurance Planning and Risk Management
- Hey, I think I have the basics covered. Now what?

Sessions function similar to a college class and are focused exclusively to learning. All classes are held in-person. A typical class duration is 45 minutes to 1 hour.

Youth classes can be held at a homeschool group's existing location and would be coordinated with that group's published semester class schedule and class slot availability.
Adult classes can be held in the afternoon or evening at either a church or college classroom, depending on availability. We are actively seeking partnership with local institutions to host a recurring class location.
All classes include a class workbook for each student. In addition, we provide an online class portal for each class (or for Youth classes, we typically use the portal provided by the host co-op).