

# ACG Services Offerings for employees of EMC Insurance.



<i>Name of Service</i>	<i>"Personal Reviews"</i>	<i>ACG Member</i>	<i>ACG Legacy</i>
How We Price:	Free	Flat Fee	% of AUM
<b>Financial Planning</b>			
Monitor Assets & Liabilities in Real-Time	✓	✓	✓
Financial Goals & Simulations	✓	✓	✓
Social Security Modeling	✓	✓	✓
Estimate Future Tax Rates		✓	✓
Estimate Future Cash Flows		✓	✓
1-1 Meet with Dedicated ACG Planner	Virtual Meet x 2	2x Annual	Unlimited
Debt Reduction Planning Session		✓	✓
Retirement Income Modeling & Analysis	✓	✓	✓
Roth Conversion Modeling		✓	✓
<b>Investments</b>			
ACG Reviews Your Allocations	✓	✓	✓
ACG Dynamic Portfolios Platform			✓
ACG Digital Onboarding Account Openings			✓
ACG Custom Investments Reporting			✓
ACG Builds Your Portfolios			✓
ACG Selects Your Investments			✓
Kids' Roth IRAs < \$25,000*			✓
Access to Private Market Investments**			✓
Access to Individual & Tax-Free Bonds***			✓
<b>Insurance &amp; Other</b>			
Review of Your Life Insurance Coverages		✓	✓
Review of Your Annuities		✓	✓
Annuity Exchanges****		✓	✓
Review Your Whole Life Insurance		✓	✓

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ACG Legacy Pricing	Normal Rate	EMC Participant
\$0 - \$250,000	0.85%	0.75%
\$250,000 - \$1,000,000	0.75%	0.65%
\$1,000,000 - \$3,000,000	0.70%	0.60%
\$3,000,000 - \$5,000,000	0.60%	0.50%
\$5,000,000 +	0.50%	0.45%

ACG Member Pricing (Assets Advised Upon)	Annual Cost
\$100,000 to \$200,000	\$1,200
\$200,001 to \$500,000	\$2,500
\$500,001 to \$800,000	\$3,000
\$800,001 to \$1,000,000	\$4,000
\$1,000,001 to \$1,500,000	\$5,000
\$1,500,001 to \$2,000,000	\$7,000
\$2M + (Please Inquire)	

Legacy and Member pricing reflects a preferred rate and a waiver of ACG's normal minimum investment for EMC employees.

ACG Member flat fees expressed annualized, billed quarterly through a third-party vendor.

\*Offer for Free Kids' Roth IRAs < \$25,000 applies to either ACG Member Pricing or Legacy Service Costs only; additional costs and fees may apply depending upon the strategy and investments selected.

\*\*Minimum of \$25,000 recommended for Private Market Investments

\*\*\*Minimum of \$100,000 applies to Individual and Tax-Free Bond purchases

\*\*\*\*Annuity Exchanges offered through third party broker general agents with separate pricing; AUM fee may still apply

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