

INVESTMENT MANAGEMENT

RIO GRANDE

\$100,000 – \$499,999
Client Assets

- Wealth Management Basics
- Face-to-Face Reviews
- Annual Portfolio Analysis
- Investment Strategy Asset Management for Fee-Based Accounts
- IRA Required Minimum Distribution (RMD) Planning
- Beneficiary Reviews
- All Inclusive Account Aggregation Ability
- Contribution and Withdrawals Reporting
- Emailed Market Updates
- Comprehensive Asset Allocation Evaluation
- Quarterly Newsletter
- Digital Document Organizer/Storage "Vault"

FINANCIAL PLANNING

PECOS

\$500,000 – \$999,999
Client Assets

- Everything in Rio Grande Tier plus:*
- Capital Gains Tax Planning
 - Survivor Needs Analysis
 - Disability/Long-term Care Planning
 - Financial Assessment
 - Education Funding Strategies
 - Insurance and Risk Management Review
 - Retirement Income Framework Summary
 - Customized Asset Allocation Management
 - Trust and Will Estate Planning Assistance
 - Subscription to Worthwhile Personal Finance Magazine
 - Cash Flow Reporting/Planning
 - Social Security Planning

COMPREHENSIVE WEALTH MANAGEMENT

BRAZOS

\$1,000,000 and up
Client Assets

- Everything in Rio Grande and Pecos Tiers plus:*
- Priority Access to Advisors
 - Multigenerational Relationship Linking
 - Invitation Only Events
 - Philanthropic Planning Strategies

PLEASE SPEAK WITH AN ADVISOR FOR MORE DETAILS.

Managed accounts less than \$100,000 will receive some of the qualifying services listed.

The Financial Planning or Consulting services listed are generally those offered under the Wealth Advisory Services Agreement. However, fees and services are customized with each client agreement. For a complete list of fees and available services, please consult the most current Form ADV Part 2A and the Wealth Advisory Services Agreement that you may obtain from your Investment Adviser Representative. The services listed are provided for illustrative purposes only to show the types of services available. Not all individuals would need every service. The specific services offered would be outlined in the applicable account services agreement. In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part II as well as the client agreement. Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional. Securities offered through **Raymond James Financial Services, Inc., member FINRA/SIPC**, and are not insured by credit union insurance, the NCUA or any other government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union, and are subject to risks, including the possible loss of principal. First Community Wealth Advisors and First Community Credit Union are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Investment Advisory services offered through Raymond James Financial Services Advisors, Inc.