FINANCIAL PLANNING & INVESTMENT SERVICES

by

KROZEL CAPITAL

2026

Why Krozel Capital

INTEGRATED APPROACH

Financial planning, investment management & taxes...all under one roof.

FIDUCIARY STANDARD & FEE-ONLY COMPENSATION

We operate as a Registered Investment Advisor. Fee-Only & NO commissions.

PROFESSIONAL QUALITY & PERSONAL SERVICE

Emphasis on personal attention, proactive communication. Clients can expect an open, transparent and supportive experience.

U.S. & EXPAT TAX EXPERTISE

We are not only tax experts but also U.S. EXPAT tax experts. Move anywhere and we've got you covered.

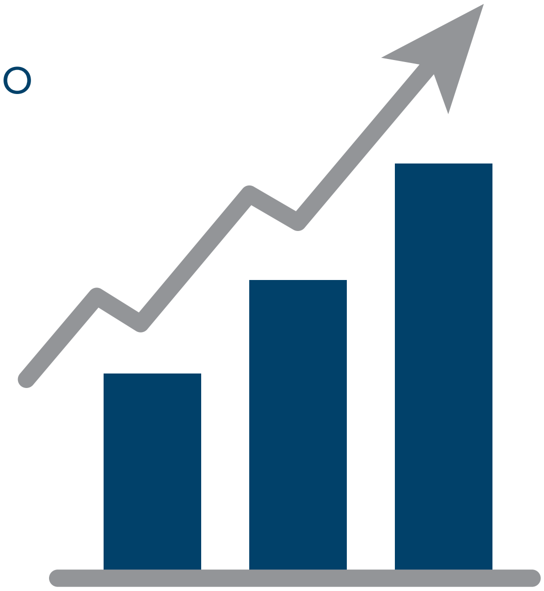
Planning Areas

Krozel Capital has the expertise and experience to help in all of these areas:

- Retirement Planning
- Investment Allocation
- Income Tax Review/Planning
- End of Life/Legacy/Estate Planning
- Education/College Planning
- Risk Management/Insurance
- Rental Property Analysis
- Employee Benefits Review
- Business Planning
- Equity Compensation Planning
- Elderly care planning for parents/ relatives

Your Plan.

Our firm offers three year 1 packages to choose from.



Each package includes your initial financial plan and access to our digital tools. You can also add additional services as needed to customize your package based on your unique position.

You are one of a kind. Your financial plan should be one of a kind, too.

Select the best tier that works for you, your needs, and your budget.

Ready to learn more?
See below for more details on our annual financial planning packages.

KROZEL CAPITAL

Taxes • Investments • Financial Planning

Your Success.

Our objective is to guide you away from potential investment missteps and educate you on predatory behaviors, ensuring that our partnership is long-term and leads you toward financial freedom. We are eager to assist you in navigating a financial plan with top-notch professionalism and personalized service!

Kaitlin M. Krozel

Certified Public Accountant, AZ
MSBA, Financial & Tax Planning

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Professional Quality. Personal Service

KROZEL CAPITAL

Taxes • Investments • Financial Planning

Lex Vogelgesang
Associate

Nick Schumacher
Associate Planner

Kathrin Yoneoka
Client Service

HOW WE CHARGE

Transparent Fees for Your Financial Journey

Initial Planning & Onboarding Fee — FIRST 6 MONTHS

$7,000 · $8,000 · $10,000 *(based on complexity)*

3 Payments: Signing / Month 3 / Month 6

- ✔ *Comprehensive Financial Plan*
- ✔ *Account Setup & Transfers*
- ✔ *Guidance Through Onboarding*

Investment Management Fee — AFTER 6 MONTHS

Starts After 6 Months

Quarterly Fee Based on Assets Under Management (AUM)

Typically **$500,000** *Minimum*

**We may accept smaller accounts.*

Larger Portfolios Credit — OVER $2 MILLION

Initial Planning Fee Credit Applied Towards Future Management Fees

KROZEL CAPITAL

Taxes • Investments • Financial Planning

FINANCIAL PLANNING PACKAGES

ELITE PACKAGE

- Average number of planning meetings: 6-9
- 15% Discount on personal U.S. tax preparation
- ALL areas of Financial Planning covered
- Employer Equity, Business & Elderly Care Planning
- Priority Service + Collaboration with Other Advisors
- Document, Password Organization & Security
- Emergency Planning

BEST FOR:

Upper Management

Executives

Business Owners

Complex Investment Mix

PREMIUM PACKAGE

- Average number of planning meetings: 5-7
- Minimum of 5 meetings in Year 1
- 15% Discount on personal U.S. tax preparation
- MOST areas of Financial Planning Covered
- Add-on options available if needed
- Employee Benefits Review
- Rental Property Analysis
- Personalized Video Updates During the Plan

BEST FOR:

Families
Mid to Late Career
Multiple Careers
Various Accounts

STANDARD PACKAGE

- Average number of planning meetings: 4-6
- Continued Support: 1 Meetings Per Year
- 15% Discount on personal U.S. tax preparation
- LIMITED areas of Financial Planning Covered
- Personalized Video Updates During the Plan

BEST FOR:

Early Career
Single
Few Accounts
Full Plan Not Needed

All Packages Include:

15% Discount on personal U.S. tax preparation

One-on-One Meetings

Virtual Video Meetings

Phone/Email Communication

Interactive Financial Planning Software Access

Discounted Personal Tax Preparation*

Annual Reviews / Continued Support

Personalized Video Updates

Risk Profile Assessment

Cash Flow & Debt Management

Retirement Planning

Investment Allocation Review

Account Beneficiary Review

Income Tax Planning

Excellent Communication and Service

**Tax preparation is a separate engagement from financial planning and provided by Krozel Capital Tax, LLC. Additional fees apply for these services. Krozel Capital Management, LLC is registered as an investment adviser (RIA) in the state of Arizona.*

Professional Quality. Personal Service.

Process & Fees

- We utilize a transparent, fee-only compensation model. No commissions or payments are based on trading or product sales.

- Investment management fees are based on the financial assets that we manage as part of your financial plan and based on the below chart:

Assets in Your Plan	Annual Fee as % of AUM
>$5,000,000	.50%
$1,000,000 - $5,000,000	.75%
$500,000 - $1,000,000	.90%
$250,000-$500,000	1%
<$250,000	1.25%

PLAN COMPARISON

Financial Planning Packages	STANDARD	PREMIUM	ELITE
Minimum # of Meetings First Year	4	5	6
Personal Tax Preparation Discount	15%	15%	15%
Access to personalized financial planning software	✓	✓	✓
Cash Flow (Budgeting) & Debt Management	✓	✓	✓
Retirement Planning	✓	✓	✓
Investment Allocation Review	✓	✓	✓
Account Beneficiary Review	✓	✓	✓
Income Tax Review/Planning	✓	✓	✓
End of Life/Legacy/Estate Planning (Will/Trust preparation is a separate fee)	Not Included	✓	✓
Education / College Planning	Not Included	✓	✓

PLAN COMPARISON

Financial Planning Packages	STANDARD	PREMIUM	ELITE
Risk Management/Insurance	Not Included	✓	✓
Special Situations	Not Included	✓	✓
Rental Property Analysis	Not Included	✓	✓
Employee Benefits Review	✓	✓	✓
Business Planning	Not Included	Add on Available	✓
Equity Compensation Planning	Not Included	Add on Available	✓
Elderly Care Planning for Parents/Relatives	Not Included	Add on Available	✓
Initial Financial Planning Fee (Payable in 3 installments over the first 6 months)	7,000	8,000	10,000
Non-Refundable Retainer due upon signing	2,333	2.666	3,333
Minimum Assets Under Management Requirement	$500K	$500K	$500K
Ongoing after Month 6 **See next page for Assets Under Management (AUM) fees	AUM Fee	AUM Fee	AUM Fee

Disclosures

Krozel Capital Management, LLC is registered as a Registered Investment Adviser (RIA) in the state of Arizona.

Our required annual disclosures can be found by clicking the box below to visit the SEC website:

Krozel Capital Management, LLC
Public Disclosures

Assets can be custodied at either Altruist or Charles Schwab

Click here to learn more about Altruist.

Click here to learn more about Charles Schwab

Tax preparation is a separate engagement from financial planning and provided by Krozel Capital Tax, LLC.

KROZEL CAPITAL
Taxes • Investments • Financial Planning

Your Choice.

Ready to move forward?

Next Steps to get started:

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e-Sign
Financial Planning &
Advisory Agreement

Pay
Onboarding Fee

Setup and Account Openings Begin

Act now while there is time!

We take on a limited number of planning clients each year to make sure we have the time to provide excellent services.

Questions?
info@krozelcapital.com

Let us guide you in achieving and planning for all your financial goals.

At Krozel Capital, we're here to be your trusted partners every step of the way.

Thank You!

KROZEL CAPITAL
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Professional Quality.
Personal Service.

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