

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

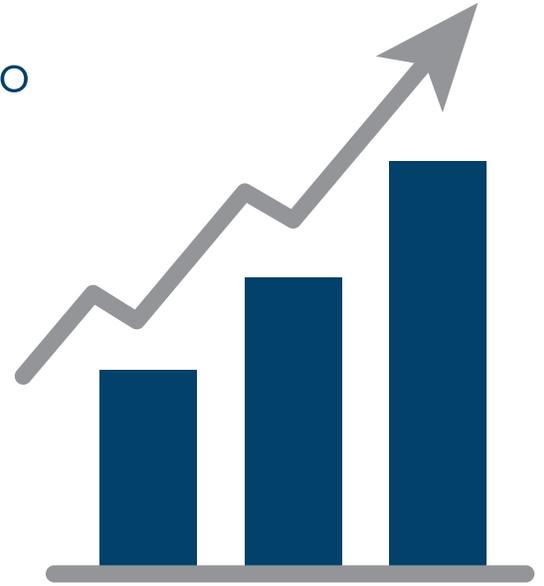
Krozel Capital has the expertise and experience to help in all of these areas:

- 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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www.krozelcapital.com

Professional Quality. Personal Service

KROZEL CAPITAL

Taxes • Investments • Financial Planning



Lex Vogelgesang
Associate Planner



Nick Schumacher
Associate Planner



Kathrin Yoneoka
Client Service

KROZEL CAPITAL

Taxes • Investments • Financial Planning

FINANCIAL
PLANNING
PACKAGES

ELITE PACKAGE

- Minimum of 6 meetings in Year 1
- 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

- 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

- Minimum of 4 meetings in Year 1
- 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

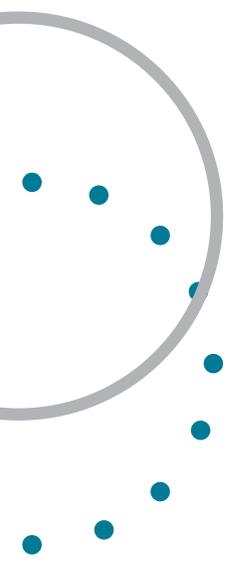
BEST FOR:

Early Career
Single

Few Accounts

Full Plan Not Needed

All Packages Include:



- 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.

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	Not Included	✓	✓
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	✓
Total Minimum Fee Year 1 (to include full financial plan)	6,000	7,000	10,000
Non-Refundable Retainer due upon signing	3,000	3,500	5,000
Minimum Assets Under Management Requirement	\$350K	\$350K	\$350K
Fees after Year 1 **See next page for Assets Under Management (AUM) fees	AUM Fee	AUM Fee	AUM Fee

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%

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](#)

We work with Altruist as our custodian.
[Click here to learn more about Altruist.](#)

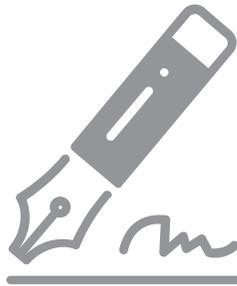
Tax preparation is a separate engagement from financial planning and provided by Krozel Capital Tax, LLC.

All financial planning clients will receive a 15% discount on their personal tax preparation services offered through Krozel Capital Tax, LLC.

Your Choice.

Ready to move forward?

Next Steps to get started:



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

Professional Quality. Personal Service.

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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