



Investment Advisory Services

An ongoing advisory relationship that begins with a Comprehensive Financial Plan and provides continued guidance, implementation, and portfolio management over time.

This relationship is designed for clients who prefer additional support with investment implementation and ongoing portfolio management, while maintaining full transparency and oversight.

Who This Is For

This service is designed for individuals and families who want ongoing financial planning combined with professional investment management.

It's a great fit for:

- Individuals who prefer professional portfolio management and implementation while maintaining approval authority
- Those who want a coordinated approach across investments and financial planning
- Clients who value ongoing monitoring, rebalancing, and strategic adjustments
- Anyone seeking a long-term advisory relationship with integrated planning and investment management

What This Includes

Investment Advisory Services combine our Ongoing Financial Planning service with active portfolio management, including:

- Development of an initial Comprehensive Financial Plan
- Implementation of investment strategy across accounts, supported by ongoing portfolio management and rebalancing, with all transactions subject to client approval.
- Coordination between investment decisions and financial planning
- Regular updates and adjustments to your financial plan
- Ongoing guidance as decisions arise
- Access to planning tools and updated projections
- A long-term advisory relationship focused on your priorities

DeLuca Financial Planning, LLC

inquiries@delucaplans.com | (610) 202-4033 | www.delucaplans.com

Registered Investment Adviser | Pennsylvania | Information current as of April 16, 2026

This document is for informational purposes and does not constitute individualized investment advice.

Investing involves risk, including the potential loss of principal.



How It Works

- We establish a long-term advisory relationship with ongoing communication and periodic reviews
- Your portfolio is monitored and adjusted as needed (pending your approval of any transactions) based on your plan and market conditions
- Investment decisions are implemented with your approval
- Your financial plan is continuously refined as your life and financial situation evolve

What This Is Not

- A one-time engagement
- A purely transactional or one-time investment recommendation
- Short-term trading or speculative investment strategies

Fee

Investment Advisory Services are provided for a fee based on assets under management.

The annual fee is:

- **1.00%** on the first \$2,000,000
- **0.75%** on the next \$3,000,000
- **0.50%** on assets over \$5,000,000

There is no minimum account balance requirement; however, this service is subject to a minimum annual advisory fee of **\$6,000**.

Fees are billed quarterly in arrears based on the value of assets under management.

This relationship includes the development of an initial Comprehensive Financial Plan.

Either party may terminate the relationship with 30 days notice. Fees will be prorated for the portion of the quarter during which services were provided.

If a client terminates within the first year, the firm may charge a separate fee for the initial financial planning services provided. Any such fee will be disclosed and agreed upon in advance, will be offset by advisory fees already paid, and will be reasonable and not exceed the value of services delivered.

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A Note on Fit

This service is best for those who prefer to delegate investment management and want an integrated approach to financial planning and portfolio management.

If you prefer to maintain control of your accounts and implement decisions yourself, Ongoing Financial Planning may be more appropriate.

This service is primarily offered to Pennsylvania residents. Residents of other states may be accepted on a case-by-case basis, subject to applicable regulatory requirements.