



---

# Ongoing Financial Planning

An ongoing advisory relationship that begins with a Comprehensive Financial Plan and provides continued guidance, implementation support, and regular updates over time—without full investment management services.

---

## Who This Is For

This service is designed for individuals and families who want a structured plan to move forward with confidence, along with ongoing support in implementing and maintaining their financial plan.

It's a great fit for:

- Individuals who prefer to manage their own accounts with professional guidance
  - Those who want a trusted advisor to help navigate decisions as they arise
  - Clients with evolving financial situations that require regular updates
  - Anyone who values ongoing advice without delegating full investment management
- 

## What This Adds

Ongoing Financial Planning extends beyond a one-time plan by providing:

- Ongoing guidance as decisions arise
  - Regular updates and adjustments to your plan
  - Implementation support across accounts, contributions, and strategy changes
  - Coordination across planning areas over time
  - Access to planning tools and updated projections
  - A long-term advisory relationship focused on your priorities
- 

## How It Works

- We establish a regular cadence of check-ins based on your needs and preferences
  - You have ongoing access for questions, decisions, and guidance as situations arise
  - Your plan is continuously refined as your life and financial situation evolve
  - You remain responsible for implementing decisions with guidance provided along the way
- 

DeLuca Financial Planning, LLC

[inquiries@delucaplans.com](mailto:inquiries@delucaplans.com) | (610) 202-4033 | [www.delucaplans.com](http://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.



## What This Is Not

- A one-time engagement
- Discretionary investment management
- Execution of trades or direct management of your accounts
- Reactive, one-off advice without a broader strategy

Ongoing Financial Planning focuses on advice, guidance, and coordination. If you prefer to delegate investment implementation and ongoing portfolio management, we can discuss a separate Investment Advisory relationship.

---

## Fee

Ongoing planning relationships typically involve an annual fee starting at \$3,000, depending on the scope and complexity of your situation. A clear fee structure will be agreed upon in advance. Fees are billed in arrears on a monthly or quarterly basis, as specified in the advisory agreement, and include the development of an initial Comprehensive Financial Plan.

An initial \$500 planning fee is due upon execution of the advisory agreement. This fee is applied toward planning services performed and credited toward the first invoice(s).

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

If a client terminates an advisory or ongoing financial planning relationship within the first year, the firm may charge a separate fee for the initial Comprehensive Financial Plan provided.

Any such planning fee will be disclosed and agreed upon in writing in advance, will be offset by any advisory fees already paid, and will be reasonable and not exceed the value of services delivered.



### **A Note on Fit**

This service is best for those who want continued guidance, implementation support, and regular updates over time, while remaining actively involved in managing their financial lives.

If you prefer a more hands-off approach, including delegated investment management, an Investment Advisory relationship 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.