DISTRICT
FINANCIAL ADVISORS

Who We Are, How We Work, and What Planning With Us Looks Like

Thank you for taking the time to learn more about our firm. This guide is meant to provide a clear picture of who we are, the areas of planning we cover, our fees, and what the process looks like when working together.

Who We Are

District Financial Advisors specializes in retirement planning for federal employees. Our team combines deep, specialized knowledge of federal benefits — FERS, TSP, Social Security, FEGLI, and FEHB/Medicare — in coordination with a comprehensive financial plan.

Our process will result in a clear view of your entire financial picture, complete with a financial plan that seamlessly integrates all of the benefits you've earned throughout your federal career.

Our Expertise in Federal Benefits

Federal benefits are complex and the details and getting them right really matter as it relates to your retirement.

We believe all federal employees should work with a team that knows, specializes, and understands federal benefits inside & out. Our team specifically focuses on:

- FERS pension rules, timing, and survivor benefit elections
- Thrift Savings Plan (TSP) contribution strategy and withdrawal planning
- Social Security coordination with your federal pension
- FEHB and Medicare coordination as you approach retirement

Pension Estimates

Each of our clients receives a personalized estimate of their FERS pension, a model of their projected annuity under various retirement dates, survivor benefit elections, and high-3 assumptions. This allows our clients to see, in real numbers, how the timing of their retirement and the elections they make affects their monthly income, so they can make educated, informed decisions rather than relying on rules of thumb, and impersonal calculators.

Areas of Planning

Our planning process is tailored to your timeline and needs, covering key financial areas thoroughly across our meetings:

Cash Flow, Retirement Planning & Investments

We review income and spending, model your retirement timeline and pension elections, and evaluate your TSP and investment accounts.

Taxes, Insurance & Estate Planning

We look at tax-efficient withdrawal and Roth conversion strategies, review insurance coverage, and confirm estate planning documents are in order.

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Everyone's financial situation is unique, and the number of meetings needed to thoroughly dive through your information may vary.

Documents Required to Get Started

As we get into the planning process, these are the items we ask you to gather:

- ✓ Summary of Federal Benefits + recent Leave and Earnings Statement
- ✓ Retirement account statements (TSP, IRA, Roth IRA)
- ✓ All other investment account statements
- ✓ Mortgage and other loan statements
- ✓ Social Security benefit estimates
- ✓ Tax returns — most recent two years
- ✓ Insurance policy details

Now we're ready to get started building and refining your personalized financial plan!

What Does Working With Us Cost?

Our fee is based on a tiered schedule applied to the assets we manage on your behalf. A full Tiered Fee Schedule Form is provided as part of the new account paperwork; the schedule is summarized below:

Account Value	Up to $1M	$1M – $2M	$2M – $3M
Annual Fee	0.95%	0.75%	0.60%

Assets above $3M are billed at 0.50% annually. Tiered: Each portion of your account balance is billed at the rate for that tier — not a single flat rate applied to the whole balance.

We Look Forward to Working Together

To learn more about us, what we do, and who we best serve, please make sure to visit our website, check us out on YouTube, Instagram, LinkedIn, and our newsletter.

YouTube
Instagram
LinkedIn
Newsletter

As always if you have any questions and/or are ready to schedule time to meet to create a financial plan and investment strategy that will allow you to retire with confidence, please connect with us—we're currently accepting great new clients.