	Response
Name of Firm	ProsperiTea Planning
Contact info:	wendy@ProsperiTeaPlanning.com, (413) 829-4832
Website URL and/or NAPFA profile URL	www.ProsperiTeaPlanning.com
How many employees?	1
Do you have account minimums?	No
If you charge hourly fees, what is your standard rate?	n/a
If you charge AUM, how do you calculate fees?	We charge an annual retainer, calculated up front for the entire year. It is based on a mix of net worth (with some adjustments), gross income (with some adjustments) and complexity of the family. I work with clients with held-away assets, using data aggregation tools to allow me to see their held-away accounts. I also can do LPOAs at Vanguard. Many of my clients prefer to roll at least some of their assets into one of my two custodians so that we can get my bills paid with pre-tax dollars (to the extent we can allocate fees to the IRAs.) We discuss this thoroughly with clients in a free meeting to see if we should work together. I am busy enough so that we really just wish to work with clients who feel we're a perfect fit for them.
What is the range of AUM percentage fees?	My fees range from a minimum of around $4,800 up to around $16,000 for new clients. Returning clients get discounts and may be eligible for a reduced service model.
What software do you use to prepare financial plans?	MoneyGuidePro for people wanting "the number", and Right Capital for people who are farther from retirement.

Where do you meet clients? Your office, their home, Web meeting?	Most clients will meet with me at least a few times at my office in Greenfield, MA, but I do virtual meetings for those who prefer that.
Do you accept clients outside Massachusetts?	Yes, in most cases.
How long have you been a CFP® professional?	CPA since 2000, NAPFA member since 2012, **CFP® since 2013.**
Do you specialize? (divorce, retirement, seniors LGBTQ, etc	Tax-focused, specialty might be in draw-down strategies between 62 and 70. LGBTQ friendly. Supply a Labrador retriever to pet.
Do you have any disciplinary history? Where can clients see it?	Clean. I'm MA State Registered.
Where is your office located?	Greenfield, MA
What is the name of your Registered Investment Advisor?	Me. It's a solo firm.
What is the name of your Broker-Dealer, if applicable?	N/A. I custody at both SSG and TD Ameritrade
Would you offer a free introductory call (for clients who have questions)?	Yes, but I also have a ton of information up on my website.