



a.s.e.

A D V I S O R Y

Financial planning services and fee brochure

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ASE Advisory

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Meet the team

Our team is here to deliver personalized advice and services to help you achieve your financial goals, today and tomorrow.

Financial professionals



Jason Cummings, AIF®
Financial Representative Principal
Securities Registered
Representative
Financial Advisor

With over 15 years of experience as a business owner, and having served on non-profit boards, finance committees and as a trustee to his family's philanthropic organization, Jason has an extensive background acting as a fiduciary. As an entrepreneur and having successfully owned and exited a closely held business, Jason's practice is dedicated to helping business owners and high performers in various fields protect, grow, and preserve their wealth through strategic investing, mitigating risk and managing the impact of taxes. As a fee based financial advisor, Jason specializes in business transition, succession, exit, and deep bench of guidance for his clients, their businesses, and their families. Jason lives in Richmond Heights, MO with his wife Sarah, and son Ethan. As a musician and former hockey player, Jason is extremely passionate about his music, his workouts, his clients, and most important his family.



Eric Krumm
Financial Representative Principal
Securities Registered Representative
Financial Advisor

I have been in the business for over 6 years specializing in fee based financial planning, wealth management and the shift from accumulation to distribution of assets. My experience has given me an ability to meet people and educate them on their financial situations in a way that can be easily understood. I use my core values of honesty, integrity, communication, compassion, and responsiveness to create confident financial lives for my clients by providing full discovery of their situation. I provide a thoughtful plan with an additional review because lives and goals are always fluid and can abruptly change. Everyone's timeline and daily vision are different, but the goal is almost always the same. I am married and have been since 2012. We have two sons who are the lifeblood of our spirit. When I am not working you can find me coaching youth sports! I truly love helping young kids learn to love a new sport with ensuring they continually become better people! I love golf and travel with the goal of having my kids see all 50 states before the age of 25. My family has a passion for living life and love to share that with those who feel the same!

Our financial planning process

Our approach to financial planning is consistent, purposeful, and continuous. We'll begin with an initial meeting where we'll get to know each other and get organized. Next, we'll analyze your financial situation and build your financial plan. Then, with your assistance, we'll put the recommendations in place. Finally, we'll keep your financial plan on track with regular ongoing meetings.

Collaboration sessions: Understand, get organized, analyze, & plan



INTRODUCTION

We'll get to know each other.



PROPOSAL AND AGREEMENT

We'll discuss and agree on services and fees.



GET ORGANIZED

We'll collect your statements and info as needed.



STRATEGY CALL

After we review your documents, we'll be in touch with questions.



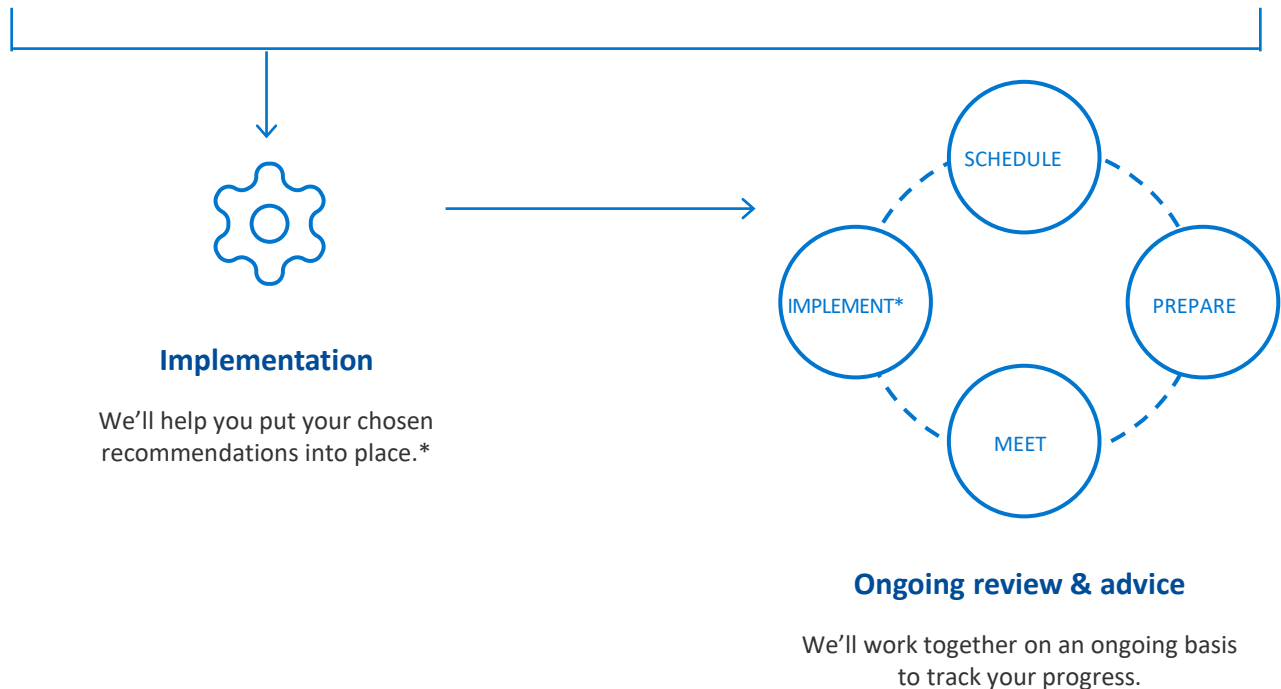
ANALYSIS

We'll develop your financial plan.



PRESENTATION

We'll present our findings and recommendations.



*Implementation of your written recommendations will be done separately from the Financial Planning Services and Financial Consulting Services. Additional fees may apply to any implemented recommendations. You'll determine if, when, and how to implement recommendations.

Financial planning topics

Our financial planning services look at your entire financial situation. Below is a list of topics that we may cover during the planning process.

General financial planning

- Major purchase decisions
- Credit report analysis
- Family updates and changes
- Debt refinance review
- Business ownership changes

Investment planning

- Stock option review
- Investment review
- External account analysis
- Employer retirement plan allocation review

Cash flow planning

- Debt management
- Budget and expense review
- Cash flow analysis
- Tax and liquidity review

Retirement planning

- Social Security planning
- Required distribution planning
- Rental property income review
- Retirement income strategies

Protection planning

- Life insurance review
- Long-term care insurance review
- Disability insurance review
- Employee benefits review
- Property and casualty insurance review

College planning

- Investment and account selection
- Alternate funding strategies
- Savings amount assessment

Tax planning

- Health savings account option
- Roth conversions
- Qualified charitable donations

Estate planning

- Beneficiary review of all accounts
- Ownership review of all accounts
- Power of attorney review
- Health directive review

Business planning topics

Our business planning services look at the entire financial situation of your business. Below is a list of topics that we may cover during the process.

Risk management for closely held businesses

- Risk analysis in a closely held business
- Personnel exposures
 - Workers' compensation and Employers' Liability
 - Key employee risk
 - Valuing key employees
 - Key employee life insurance
 - Key employee disability income insurance

Business continuation

- Business continuation strategies at the death of owner
- Estate preservation planning after the death of the owner

Financial wellness

- Workplace financial wellness
- Employer-sponsored seminars
- Employee benefits review

Compensation planning

- Review of compensation structure and cash bonus strategies and arrangements
- Deferred compensation plans
- Life insurance in the compensation plan
- Compensation planning for business owner and nonowner-employee

Disability of business owner or professional

- Disability buy-sell agreements
- Salary continuation
 - Unincorporated business
 - S Corporations
- Business overhead expense strategies

Business transfer

- Informal business valuation
- Proprietorship buy-sell agreements
- Partnership buy-sell agreements
- Funding alternatives for the buy-sell agreement
- LLC buy-sell agreement

Financial health/management

- Cash reserves strategies
- Debt management
- Cash flow management
- Business formation review

Service calendar

You'll hear from us throughout the year. Here's what you can expect.

JANUARY - MARCH			APRIL - JUNE		
Investment/ Market Discussion	Capital Gains Tax Reporting Summary	Update College Projections	Quarterly Newsletter	Insurance Needs Review/Check-In	Employer Benefits Review
Annual Budgeting & Debt Review	Check Annual Credit Score	IRA Contribution Check-In			
Quarterly Newsletter					

JULY - SEPTEMBER			OCTOBER - DECEMBER		
Quarterly Newsletter	Employee Benefits Review	Mid-year Cash Flow Review	Quarterly Newsletter	End-of-Year Tax Planning Review	Asset Allocation Review
			Salary Benchmarking Review		

Collaboration sessions: Understand, get organized, analyze, & plan

Financial Management/ Health	Investment/ Asset Allocation Consultation	Risk Consulting	Education	Business
<ul style="list-style-type: none"> Budget Cash flow Debt reduction Social Security Mortgage 	<ul style="list-style-type: none"> Investment/ market discussion Risk tolerance Asset allocation General market commentary 	<ul style="list-style-type: none"> Discuss and describe different types of insurance products Analyze insurance needs to determine adequacy of coverage and/or change recommendations 	<ul style="list-style-type: none"> Goal planning Types of savings solutions Financial aid Student loan options/types of financing 	<ul style="list-style-type: none"> Informal business valuation Benefits benchmarking Key employee - benefits Contingency plans Exit strategies - buy/sell review

*This is not an all-inclusive list. Topics may vary.

The value of advice^{1, 2, 3}

Our goal is to make sure our clients live the best life possible given their financial situation. We accomplish this by providing organization, accountability, objectivity, proactivity, and education. Quantifying the value of financial planning services is a difficult task, but below is a summary of the significant economic and well-being benefits from working with a high-quality financial advisor.

Financial planning strategy	Estimated economic benefits*	Type of impact
Income tax strategies		
Tax deferral—retirement contributions, tax loss harvesting	Up to 0.94%	Financial gain
Investment planning benefits		
Selecting lower-cost investments	0.30%	Financial gain
Asset location	Up to 0.60%	Financial gain
Investment selection for Alpha	Up to 0.67%	Financial gain
Rebalancing	0.11%	Risk reduction
Retirement planning benefits		
Withdrawal and distribution strategy (withdrawal order)	1.20%	Financial gain
Behavioral benefits		
Behavior coaching	Up to 2.82%	Behavioral change
Financial coach for implementation <ul style="list-style-type: none"> • Risk tolerance assessment • Tax planning strategies • Insurance planning • Retirement planning • Estate planning 	At least 0.50%	Behavioral change

* These benefits represent estimates only. Actual experiences can and will vary based on many individual factors.

¹ “Capital Sigma: The Advisor Advantage” by Investnet PMC, 2023

² “Value of an Advisor” by Russell Investments, 2024

³ “Quantifying Vanguard Advisor® Alpha” by Vanguard, 2023

Our financial planning fees

The cost to create and maintain your financial plan depends on the level of complexity. The more complex the circumstances are, the more time we'll spend working to create and maintain your plan. In every case, our fee is flat, transparent, and agreed-upon during our first meeting.



QUICK START (subscription)

INITIAL ANALYSIS
5–10 hours

ONGOING MEETINGS
4+ annually

ONGOING TIME SPENT
10 hours / year

\$2,400+ (\$200+ per month)



FOCUSED (comprehensive)

INITIAL ANALYSIS
12–20 hours

MEETING
Once—plan delivered

TOPICS COVERED
3+ / plan

\$3,000 + (one-time fee)



LEGACY (comprehensive + subscription)*

INITIAL ANALYSIS
12–20 hours

ONGOING MEETING
4+ annually

ONGOING TIME SPENT
10 hours / year

\$3,600+ (\$300+ per month)



Payment flexibility

CREDIT CARD**

ACH**
(Bank transfer)

CHECK

BROKERAGE

*Requires a signed Financial Planning and Financial Consulting Client Service Agreement (MM11049).

**AdvicePay is a software package that allows payment for financial planning fees via credit card, debit card or ACH.

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