

Creek

A place to start in building your wealth!

- After completing the “**Journey of Financial Health™**” engagement (starting price of \$3,000)
 - Unlimited access to Money Guide Pro[®] Financial planning portal
- **Money Management Implementation and Oversight:** You benefit from a personalized investment strategy that incorporates asset allocation, portfolio design, manager selection, portfolio construction, risk and tax management.
 - Quarterly rebalancing
 - Tax gain/loss harvesting in tax managed accounts
 - Mutual fund or ETF strategies for investment management
- **One personal meeting a year**
 - Annual risk tolerance analysis and review
 - Annual asset allocation review in conjunction with risk tolerance score
 - Goal review of original plan (major changes in goals or situation assessed case by case and charged hourly rate of \$250)
- Access to Wealth By Design **proprietary content**
- **Quarterly Market Update**
- **Cost:** .25% charged quarterly in arrears based on market value at quarter end
 - Minimum annual cost of \$2,500

All fees are subject to negotiation at the sole discretion of WBD. Relationship will be reviewed annually for client needs, and levels may be changed annually.

Taking a personal interest in your financial well-being.

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