River

Your Financial flow needs to be intentional to make the most of what you have, navigate your journey of lifestyle desires, longevity concerns and legacy dreams.

- **25% discount** on initial Journey of Financial Health *(starting price at $3,000)*

- After completing the "**Journey of Financial Health**":
  - Access to Money Guide Pro financial planning portal

- **AUM** at .3125% quarterly
  - Minimum annual AUM cost of $7,000. Maximum of $40,000.
  - Advisory costs are deductible per IRS rulings on Schedule A

- **TPMM Implementation/Oversight:** You benefit from a personalized investment strategy that incorporates asset allocation, portfolio design, manager selection, portfolio construction, risk and tax management. You can create an investment mandate to prioritize your environmental, faith, social and corporate governance convictions. or opting into investments that meet specific criteria.
  - Annual Risk tolerance analysis and review
  - Annual Asset allocation review in conjunction with risk tolerance score
  - Quarterly rebalancing
  - Tax gain/loss harvesting in tax managed accounts
  - Mutual fund, ETF, Bond ladder opportunities ($100,000+)
  - Individual **stock portfolios** ($250,000+)

- Complimentary **notary** services

- **Complimentary Cash Access account** for integrated banking needs

- Personalized and professional "**Vision Board**" – your "why." You will benefit by having a professional representation of what you want to create in your life. Creative visualization and the law of attraction have powerful impacts in every facet of your life, all with financial implications. *(This can be gifted to a family member.)*

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RIVER

As your true wealth grows, your financial life will become increasingly complex. You benefit by knowing that your financial hopes, dreams and concerns are heard. Your vision of true wealth is unique to you and you have a professional advocate walking alongside you to discern and direct you on your journey of financial health.

- **Two personalized meetings per year** customized to cover up to three of the below topics per meeting. *(One meeting can be used for a family member.)*
  - Cash Flow review
  - Economic review
  - Investment review
  - Beneficiary review
  - Goals and objectives review
  - Money Habitudes® behavioral coaching
  - Financial plan review
  - Distribution strategies (coordinating assets) for goals
  - Required Minimum Distribution calculations/ coordination with philanthropic intentions
  - Tax return review and strategic tax planning
  - Unwinding assets and tax implication coordination (business, real estate, market, etc)
  - Education funding planning for self, children or grandchildren
  - Strategic charitable planning
  - Gifting strategies
  - Trust Integration
  - Financial relationship coaching
  - Insurance review (life, disability, LTC)
- **Collaboration** with other advisory professionals (CPA, attorney, life or business coach)
- Quarterly **life planning**/coaching/ consulting call
- **Birthday dinner** with guest
- Invites to **educational events**
- Personalized **client appreciation**
- **Quarterly Market Update**
- **Monthly Newsletter**

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.