



Stream

You have momentum on your financial journey - make the most of it!

- **15% Discount** on initial Journey of Financial Health (Starting price at \$3,000)
- After completing the “**Journey of Financial Health**” engagement:
 - Access to Money Guide Pro financial planning portal
- **AUM** cost at .2875% quarterly
 - Minimum AUM cost of \$5,000
 - 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 have access to creating a mandate for values based investing and filtering out investment companies that do not meet your criteria, or opting into investments that meet specific criteria.
 - Quarterly rebalancing
 - Tax gain/loss harvesting in tax managed accounts
 - Mutual fund, ETF, Bond ladder opportunities (\$100,000+); individual stock portfolios (\$250,000+)
- **Annual Risk** tolerance analysis and review
- **Annual Asset** allocation review in conjunction with risk tolerance score
- Complimentary **notary** services
- **Two personalized meetings per year** customized to cover two topics below a meeting. 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.

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- **Cash Flow review**
- **Investment review**
- **Beneficiary review**
- **Goals and objectives review**
- **Retirement distribution strategies** (coordinating assets)
- **Required Minimum Distribution** calculations
- **Tax return review** (basic strategic suggestions)
- **Education funding planning** for self, children or grandchildren
- **Collaboration** with other advisory professionals (CPA, attorney, life or business coach)
- Semi-annual **life planning**/coaching/ consulting call
- **Birthday breakfast** or lunch with guest
- **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.