

Stream

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

- **15% Discount** on initial Journey of Financial Health™ (starting price of \$3,000)
- After completing the “**Journey of Financial Health™**” engagement
 - 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. 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.
 - 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
- **Collaboration** with other advisory professionals (CPA, attorney, life or business coach)
- Annual **life planning**/coaching/consulting call

You are building momentum! You benefit by knowing that you are doing the best you can with the tools, techniques and temperaments to keep you headed in the right direction. 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.

- **One personalized meeting per year** customized to cover up to two of the below topics per meeting.
 - Cash Flow review
 - Retirement distribution strategies (coordinating assets)
 - Investment review
 - Required Minimum Distribution calculations
 - Beneficiary review
 - Tax return review (basic strategic suggestions)
 - Goals and objectives review
 - Education funding planning for self, children or grandchildren
- **Birthday breakfast** or lunch with guest
- **Quarterly Market Update**
- Access to Wealth By Design **proprietary content**
- **Cost:** .0958% charged monthly in arrears based on market value at month end
 - Minimum AUM cost of \$5,000

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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