



# 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:** .083% charged monthly in arrears based on market value at month 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.*

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**Optimizing Financial Possibilities – Unfolding Life Potential**

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