Creek

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

- Price for the Journey of Financial Health™, based on complexity of planning scope of service – between $3,000 -$4,000. ½ up front ½ upon plan delivery.
- After completing the Journey of Financial Health™, you will have access to the Money Guide Pro® portal to review goals, see recommendations and the "play zone". You can address "what are you afraid of" elements and explore the Recommended plan scenario in more detail.
- **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 or faith-based investing. **Included at this level:**
    - 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
    - Investment strategies include mutual funds, ETF, bond ladder opportunities, individual stock portfolios ($250,000+)

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CREEK

Your vision of true wealth is unique to you and you will 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 topics below:
    - Cash flow review
    - Investment review
    - Beneficiary review
    - Goals and objectives review
    - Retirement distribution strategies (coordinating assets)
    - Required minimum distribution calculations
    - Tax return review (basic strategy suggestions)
    - Education funding planning for self, children or grandchildren.

- **Collaboration** with other advisory professionals (CPA, attorney, life or business coach) and unlimited emails.
- **Birthday breakfast or lunch** with guest
- **Quarterly market update**
- Access to Wealth By Design **proprietary content**
- Cost: .0958% charged monthly in areas based on market value at month end
    - Minimum annual 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. More details available on Wealth By Design4u website under "Investment Management – Service levels"