Ocean

Growing in complexity and context, your financial life warrants close attention as a flow of your values and intentions, improving tax efficiency and distribution strategies as you navigate your lifestyle desires, longevity concerns and legacy dreams.

- Price for the Journey of Financial Health™, based on complexity of planning scope of service – between $5,000 - $10,000. ½ up front ½ upon plan delivery.
- After completing the Journey of Financial Health™, you will have ongoing access to the Money Guide Pro® portal. Review goals, see recommendations and the "play zone". You can address "what are you afraid of" elements and explore the Recommended plan scenario in live feed detail.
- After completing the Journey of Financial Health, you will have access to your Personal Wealth Portal:
    - Access to the Organizer – Secure all-inclusive account aggregation
    - Reports – including, but not limited to: Balance sheet, Cash flow (expense details), net worth, insurances, aggregated asset allocation
    - Online, private, secure vault to store documents
- **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 Socially Responsible, Impact or faith based investing. **Included at this level:**
    - Annual Risk tolerance analysis and review
    - Annual Asset allocation review in conjunction with risk tolerance score
    - Tax gain/loss harvesting in tax managed accounts
    - Investment strategies include mutual funds, ETF, bond ladder opportunities, individual stock portfolios ($500,000+)
    - Complimentary Cash Access Account for integrated banking needs.
    - Access to Security backed line of credit
    - Access to Rochdale portfolio managers
    - Access to private client portal via app or desktop application
    - Quarterly rebalancing

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As your true wealth increases, your financial life becomes increasingly complex. You will have access to the most up to date insight to markets, tax and economic environments and coordination with your professional team. You benefit by knowing that your financial hopes, dreams and concerns are heard and that generational planning is addressed.

- **Three 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).*
  - ❖ Investment review of assets held in-house and away
  - ❖ Beneficiary review
  - ❖ Goals and objectives review
  - ❖ Cash flow review
  - ❖ Economic review
  - ❖ Retirement distribution strategies (coordinating assets)
  - ❖ Required minimum distribution calculations and coordination with philanthropic intentions
  - ❖ **Collaboration** with other advisory professionals (CPA, attorney, life or business coach) 1 hour phone call, unlimited emails.
  - ❖ Semi annual **life planning/coaching** consulting call up to **1 hour** each
  - ❖ Unwinding assets and tax implications. Coordination of business, real estate, markets)
  - ❖ Education funding planning for self, children or grandchildren.
  - ❖ Strategic charitable planning
  - ❖ Trust Integration
  - ❖ Insurance review (life, disability, LTC)
  - ❖ Social Security Analysis – pre-retirement
  - ❖ Estate/trust documents review
  - ❖ Intergenerational planning
  - ❖ **Unlimited e-mail** correspondence for questions and concerns with 24 hour turnaround on response
  - ❖ Tax return review and strategic tax planning

- Access to Danielle and Molly **after hours** via cell
- **Complimentary** notary services
- **Coordination** of family meeting agenda and facilitation of conversations
- Complimentary invites to **educational events**
- More details available on Wealth By Design4u website under "Investment Management – Service levels
- **Birthday dinner** with guest
- Personalized **client appreciation**
- **Quarterly Market Update**
- Access to Wealth By Design **proprietary content**
- **Cost**: .1125% charged monthly in arrears based on market value at month end
  - Minimum AUM cost **$25,000.** Maximum fee**$60,000** a year

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.