River

Your financial flow needs to be intentional to make the most of what you have, navigate your journey of lifestyle desires, longevity concerns, and legacy dreams.

- Price for the Journey of Financial Health™, based on complexity of planning scope of service – between $4,000 -$5,000. 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.
- After completing the Journey of Financial Health™, you will have access to your Personal Wealth Portal:
  - Access to the Organizer – Secure account aggregation site for live net-worth feed
  - Reports – including, but not limited to: Balance sheet, Cash flow (expense details), net worth, insurances, aggregated asset allocation
  - Online, private, and 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
  - Quarterly re-balancing
  - Tax gain/loss harvesting in tax managed accounts
  - Investment strategies include mutual funds, ETF, bond ladder opportunities, individual stock portfolios ($500,000+)
  - Cash Access Account for integrated banking needs.
  - Security backed line of credit availability

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RIVER

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.

- **Two Personalized meetings** per year customized to cover up to two of the topics below per meeting
  - ❖ Beneficiary review
  - ❖ Economic review
  - ❖ Goals and objectives review
  - ❖ Retirement distribution strategies (coordinating assets)
  - ❖ Social Security Analysis – pre-retirement
  - ❖ Required minimum distribution calculations and coordination with philanthropic intentions
  - ❖ Tax return review and strategic tax planning
  - ❖ Insurance review (life, disability, LTC)
  - ❖ Education funding planning for self, children or grandchildren.

- **Complimentary** invites to educational events
- Access to Wealth By Design **proprietary content**
- **Up to 1 hour annual life planning/coaching consulting call**
- **Cost:** .1042% charged monthly in areas based on market value at month end
  - Minimum annual AUM cost of **$7,000**.
- **Complimentary notary services**
- **Collaboration** with other advisory professionals (CPA, attorney, life or business coach) 1 hour phone call, unlimited emails.
- **Birthday lunch** with guest
- **Quarterly market update**
- **Unlimited e-mail correspondence** for questions and concerns with 48 hour turnaround on response

*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 https://www.wealthbydesign4u.com/ under "Investment Management – Service levels"*