

Retirement Planning and Additional Topics

Retirement Planning

- organizing and explaining your accounts and benefits from all sources
- family considerations
- streams of income and projections
- tax considerations in retirement
- effect of long term care on retirement
- retirement spending
- longevity
- inflation
- health care costs
- investment risk

Cash Flow and Net Worth Analysis

- summary of assets, liabilities and net worth - personal balance sheet
- analysis of net worth ratios
- summary of income, spending, and savings - personal cash flow statement
- analysis of cash flow statement

Insurance / Risk Analysis: needs vs. coverage; costs and savings; risk strategies

- homeowners & auto
- long term care
- disability
- personal and professional liability
- life insurance
- important documents

Tax Planning: forward-looking; reducing and optimizing taxes

- explanation of terms and concepts
- your tax history, analysis, trends
- planning strategies
- different types of taxes; mechanics
- tax analysis

Estate and Legal Planning

- explanation of terms and concepts
- roles and contacts
- beneficiaries
- recommendations for legal advice
- list of assets and titling, liabilities
- estate tax considerations
- documents
- family discussions

Financial Planning Services - Fees

Services by topic, or as a comprehensive bundle:

Topic	Fee
Retirement Planning	\$985
+ Spending / Net Worth Analysis	\$890
+ Insurance / Risk Review	\$690
+ Tax Planning	\$690
+ Estate Planning	\$690
Comprehensive Bundle (5 Topics)	\$3,745
<i>Bundle Savings</i>	\$200

None of these services are legal, tax or accounting advice; those services should be sought from a licensed and qualified professional.

Investment Management Services

A portfolio is constructed for each client based on goals, risk tolerance, time horizon, tax sensitivity, and costs. Includes periodic portfolio performance reviews and rebalancing.

Fees are based on assets under management:

Assets Under Management	Annual Fee
up to \$500,000	0.85% *
\$500,001 to \$2,000,000	0.75%
\$2,000,001 to \$3,000,000	0.70%
over \$3,000,000	0.50%

* Minimum Annual Fee of \$750 per quarter

Please see Waypoint's Form ADV Part 2 for SEC-required disclosures and descriptions.