



- Current Retirees
- Those 5-7 Years Away from Retirement
- Mid-Career Professionals

Meet Our Firm

Company Profile

- 30+ years of experience
- Fee-only, fiduciary, & SEC registered
- CERTIFIED FINANCIAL PLANNER™ professionals
- Central Valley based team
- Work with clients locally & across the country
- Client-centric approach aimed at long-term relationships



Our Services

- Retirement Planning
- Tax Planning
- Investment Management
- Estate Planning & Charitable Giving
- Risk Management

Our Fees

- Fee-only (no commissions)
- Minimum fee of \$3,500 per year (adjusted for inflation annually)
- Fee structure for assets above \$350k below

Assets Under Management	Annual Fee %
First \$1,000,000	1.00%
Next \$1,000,001 – \$2,999,999	0.50%
Above \$3,000,000	0.25%

*Separate fee for estate planning services through Wealth.com

Who We Serve

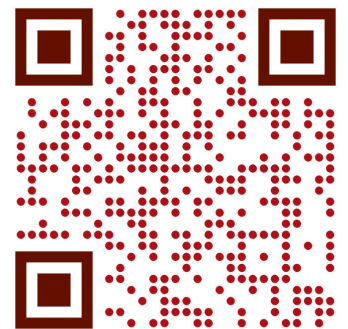
- C-suite Executives/Managers
- Medical professionals
- Public employees
- Small business owners
- Teachers & administrators
- And more!

We can help address pain points such as:

- Determining if/when to retire
- Social Security & Medicare decisions
- Pension decisions
- Mitigating taxes
- Strategic portfolio withdrawals & how to make your dollars last
- Leaving a legacy to your family
- Making the most (financially) of your working years
- Budgeting & saving
- Obtaining a better understanding of your finances
- Delegating the management of your finances

Transparency is key! Check out the fee calculator on our website!

Visit our site & take our financial guidance assessment to see if we are the right fit for you.



Our Mission: Enriching Lives Through Transformative Action