Comprehensive Wealth Management

We help high-earners and retirees make better decisions by coordinating every part of their financial life, not just investments. As independent, fee-only, fiduciary advisors, we provide proactive strategy, and seek the latest tools and technology to expand our offering and provide industry leading service.

Investment Management

- Custom portfolio design aligned with your goals and tax profile
- Deposit and withdrawal management
- Drift rebalancing
- Stock options, equity compensation, and concentrated stock planning
- 401(k) and outside account optimization

Tax Planning

- Roth conversion analysis
- Capital gains management & tax-loss harvesting strategies
- Tax-efficient withdrawal planning
- Tax return analysis using Holistiplan
- Coordination with your CPA

Financial Planning

- Retirement projections and scenario analysis
- Cash flow and savings optimization
- Education expense planning
- eMoney access with real-time tracking
- Social Security and Pension optimization
- Ongoing decision support and planning meetings

Protection & Legacy

- Insurance review (life, disability, P&C, long-term care)
- Estate plan and beneficiary review
- Coordination with estate attorneys
- Charitable and donor-advised fund planning

Important Note: We do not provide tax or legal advice. We coordinate with your CPA and estate attorney as needed.

Our Fee Schedule: fees are calculated on a blended tier schedule and billed quarterly. We do not have a firm minimum, but may refuse prospects due to fit or capacity.

Tier	Breakpoint	Fee
1	0 - $250,000	1.25%
2	$250,001 - $500,000	1.00%
3	$500,001 - $1,000,000	0.90%
4	$1,000,001 - $2,500,000	0.60%
5	$2,500,000 - $5,000,000	0.40%
6	$5,000,000 +	0.25%