# Personal Wealth Management Services

Appropriate for those with $1 million or more in investable assets.

AVENUE ONE

At Blue Rock Avenue One, we're not your typical wealth management firm. We deliver the services below in a down-to-earth, friendly process that makes your wealth management simple and easy. Our goal is to bring you confidence and peace of mind.

One thing that makes us different is our ability to help you make decisions about personal real estate. Are you dreaming about making home improvements or purchasing a second home? We'll help you put your dreams into action while also helping you feel comfortable and confident in your decision.

## Net Worth Management

- Analyze investment accounts and real estate
- Create strategies to help balance or grow any given area
- ***Investments***
  - Review allocation, diversification and cost
  - Meet annually or semi-annually to review
  - Review any/all company-sponsored plans
- ***Real Estate***
  - Analyze the client's current real estate portfolio
    - Personal residence, second home, rental properties, commercial real estate
  - Debt management/leverage
    - Analyze the client's existing equity, debt, and cash flow for all properties
    - Determine alternative scenarios to grow wealth
      - Refinance, equity lines of credit, 1031 Exchange, etc.

## Cash Flow Management

- Systematic savings strategies
- Debt pay-down strategies
- Refinancing strategies

## Retirement Planning

- We help you determine your goals in retirement and develop a strategy to meet them with conservative assumptions. Retirement means something different to everyone. Our goal is to define what retirement means to you and encourage you to take the leap. If you have never worked with a firm like ours, our guess is you can retire sooner than you think!

## Tax Planning

- Every client has the same question: "How do we pay less in taxes?" We work with you to create beneficial tax plans in conjunction with your tax professional.

## Estate Planning in conjunction with your estate attorney

- Wills, living wills, powers of attorney, living trusts, irrevocable trusts
- Proper distribution of inherited assets
- Review proper beneficiaries
  - Retirement accounts
  - Life insurance

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## Risk Management

- Review personal disability and life insurance
- Cost, coverage, and appropriate ownership for tax benefits
- Review personal liability

**We will work with independent brokers to review cost/coverage***

## Education Planning

- Blue Rock Avenue One does not charge fees on college savings accounts for PWM clients
- We'll help you project the cost of college and the best way to pay costs
- We'll help you understand how much to save for a college savings account vs. other vehicles
- We can assist with withdrawing money from college savings accounts to pay an institution or other bills.

## Family Advice

- We help children of age with assets they have accumulated or have been gifted
  - No fee if:
    - The account balance is below $250,000
    - The child remains a part of the parent/client household
  - We provide education on investments, cash flow planning, systematic savings, and debt management
- Estate Settlement
  - Work with you to settle family or immediate family members' estates as needed

## How We're Compensated

We'll provide this helpful array of services while managing your assets. We believe this gives you the best chance for success in achieving your goals while allowing us to monitor your plan safely and securely. Our minimum investment for personal wealth management services is $1 million.

Personal Wealth Management Services:
Starting at $5,000

Our tiered client advisory fee schedule reduces your fees as your investments grow.

| PERSONAL WEALTH MANAGEMENT SERVICES: | |
|---|---|
| Investments | Tiered Advisor Fee |
| $0 - $750,000 | 1.00% |
| $750,001 - $2,000,000 | 0.80% |
| $2,000,001 - $3,000,000 | 0.54% |
| $3,000,001 - $4,000,000 | 0.43% |
| $4,000,001 - $5,000,000 | 0.35% |
| $5,000,001+ | 0.18% |