WealthGarden FINANCIAL SERVICES

What to Expect From Us

INTRODUCTORY CONSULTATION

Getting to Know *You*
We start by understanding what matters most to you— your goals, values, family, and long-term priorities— so our recommendations align with what's important to you.

Understanding Your Financial Picture
We review your income, assets, investments, insurance, and current strategies to get a clear baseline.

Getting to Know *Us*
We introduce our philosophy, approach, and process at WealthGarden so you understand how we work and what to expect.

IN THE FIRST 30 DAYS

Introduction to the WealthGarden Team
You'll have an initial Zoom meeting with our team so you can understand each person's role and know who to contact for different needs.

Account Setup & Onboarding
Our team will gather key documents (account statements, tax returns, insurance) and help open and transfer accounts as needed.

Investment Review & Risk Tolerance Assesment
You complete our risk tolerance questionnaire to help us evaluate your investment risk, liquidity needs, and tax implication.

Initial Analysis & Recommendations
We review your current portfolio to identify opportunities, risks, and areas for improvement, then walk you through our initial recommendations.

Technology & Organization Setup
We set up and walk you through your online client portal, where you can access your financial dashboard, document vault, and key planning tools.

WITHIN 60 DAYS

Investment Implementation
We implement your investment strategy and make any necessary adjustments based on your goals and risk profile.

Financial Planning
We build and present your comprehensive financial plan, including "what-if" scenarios. Your plan focuses on our three core areas: investment management, retirement planning, and tax management.

Tax Planning & Coordination
We provide comprehensive tax planning that's fully integrated with your overall financial plan. We review your tax return annually and use proactive strategies designed to reduce lifetime taxes— focusing on tax-efficient investing, distribution planning, Roth conversion strategies, and adapting to evolving tax laws.

Annual Service Calendar
We establish your service calendar, outlining key touchpoints, reviews, and planning opportunities so you know when and what to expect throughout the year— and stay on track with your financial planning goals.

BEYOND 90 DAYS

Planning & Progress
We continuously evaluate your financial plan, tracking progress toward your goals and making adjustments as your life and priorities take shape.

Guidance Through Life Changes
When you experience major life events— such as a career change, family transitions, college planning, home purchase, or retirement— we help you understand the financial impact and adjust your plan so you can make informed decisions.

Education & Building Community
We keep you informed through weekly newsletters, timely updates, client events, and webinars so you understand how changes in the market, legislation, and tax laws may impact your financial plan.

Connecting with Other Professionals
We work with your other advisors, such as your CPA and estate planning attorney, and make introductions when needed to ensure your financial plan is supported from all angles.