WEALTHQUEST

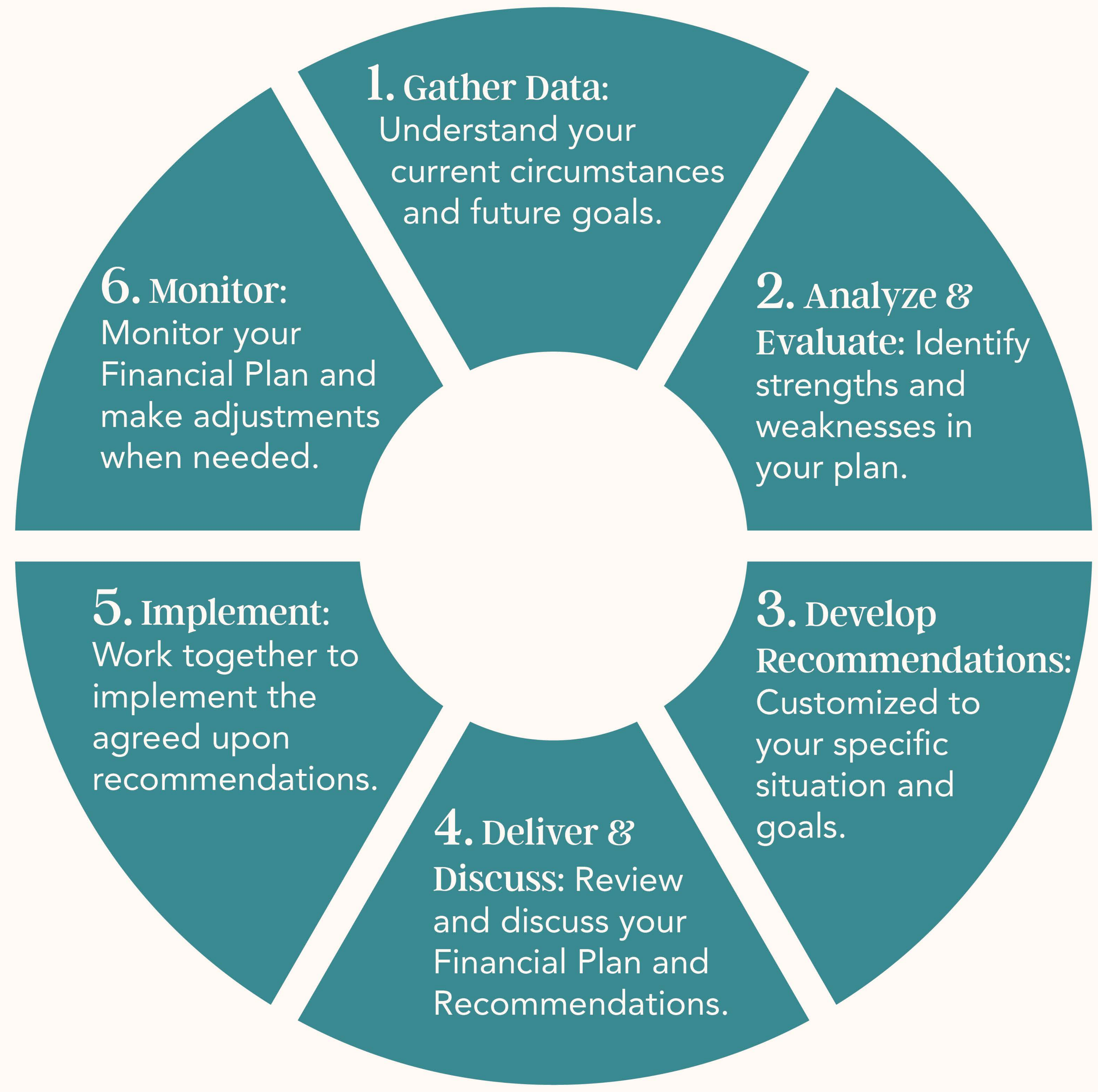
Financial Planning

Financial Planning is an ongoing, collaborative process that helps maximize your potential for meeting life goals. By understanding your entire financial picture, as well as your family's vision & values, we are able to develop and continually fine-tune a personalized strategy and real-time, cloud-based financial plan that will help you confidently pursue your dreams.

With our integrated team of seasoned profesionals all sitting at the same table, your comprehensive financial plan will inform and impact how we approach investments, taxes, and estate planning. From savings for retirement and education, to multi-year tax planning and risk management, Wealthquest comes alongside you to help you navigate the ever changing financial and legislative landscapes the future will bring.

Our Financial Planning is about more than charts and graphs. It's a reflection of you, your life, and the lives you want to touch along the way. That's why we want to know your story and what dreams you have for the future. Only then can we develop a customized plan and strategy that aligns with your goals and makes your story one that inspires those around you. Some of the areas we'll explore during the financial planning process are:

Our 6-Step Approach to the Financial Planning Process:



Cashflow Management:

- Cashflow Analysis
- Debt Management
- Annual Savings Target
- Track Spending / Budgeting Tools
- Employee Stock Option Analysis
- Tax Efficient Withdrawal Strategies

Education Planning:

- Tax Efficient Saving Strategies
- Annual Education Savings Targets
- Education Expenses Payment Strategies
- School Specific Affordability Analysis
- FAFSA Assistance
- Birkman Personality Assessment

Retirement Planning:

- Personalized Retirement Savings Strategy
- Social Security & Medicare Planning
- Roth Conversion Analysis
- Small Business Retirement Plan Consultation
- Review of Company Benefits
- Monte Carlo Simulation Stress Testing

Risk Management:

- Objective Needs-Based Insurance Assessments
- Existing Insurance Policy Review
- Client Investment Risk Tolerance Evaluation
- Audit of Liability Risk
- Estate Plan Design Audit
- Emergency Fund Recommendation

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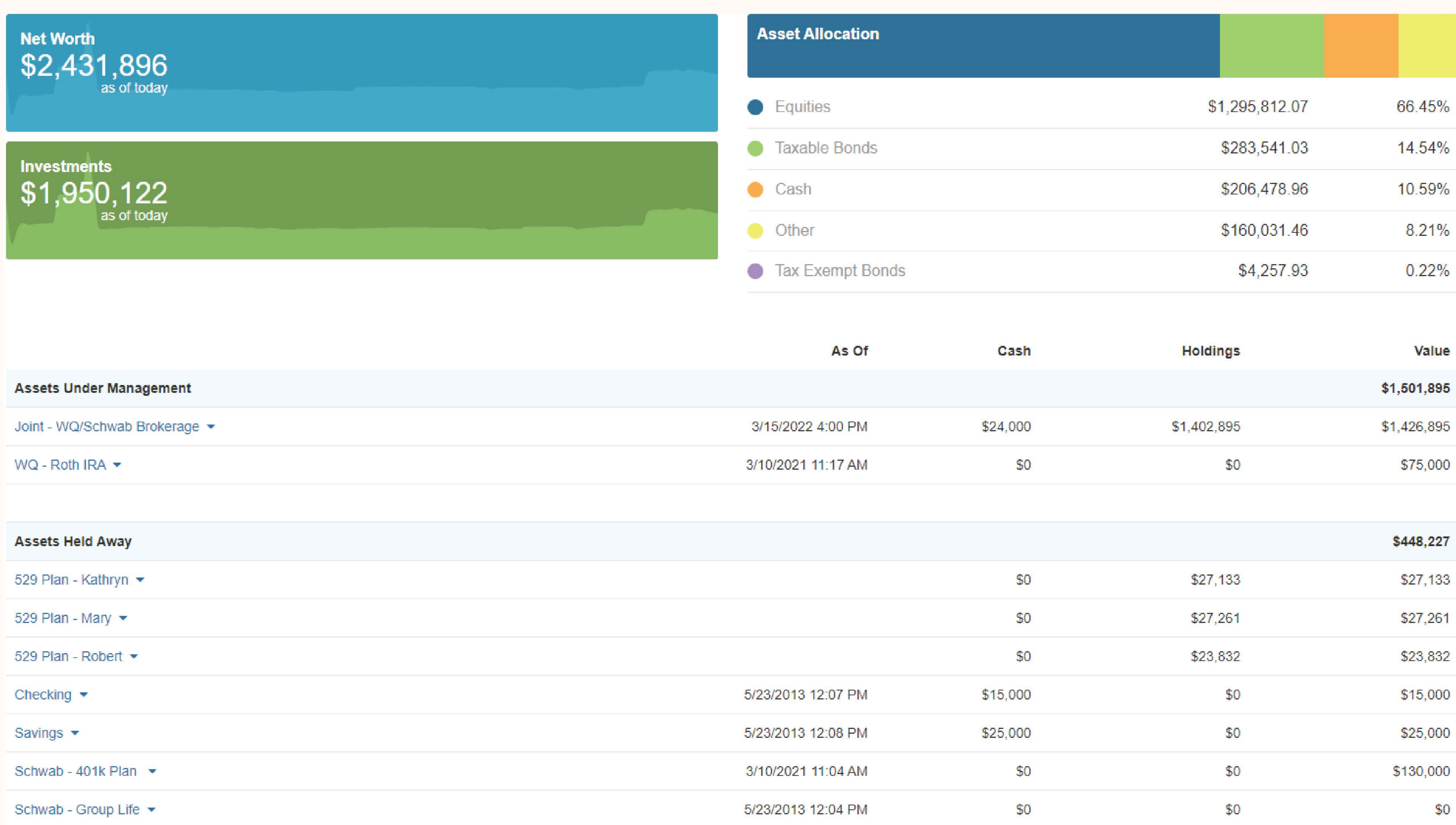
Charitable Strategies:

- Charitable Trust Design
- Gifting of Highly Appreciated Assets
- Qualified Charitable Distributions
- Donor Advised Fund Analysis
- Family Gifting Strategies

Qualitative Conversation Starters:

- WQ Priorities
- My Money Motivator
- Family Vision Course
- Family Fire Drill

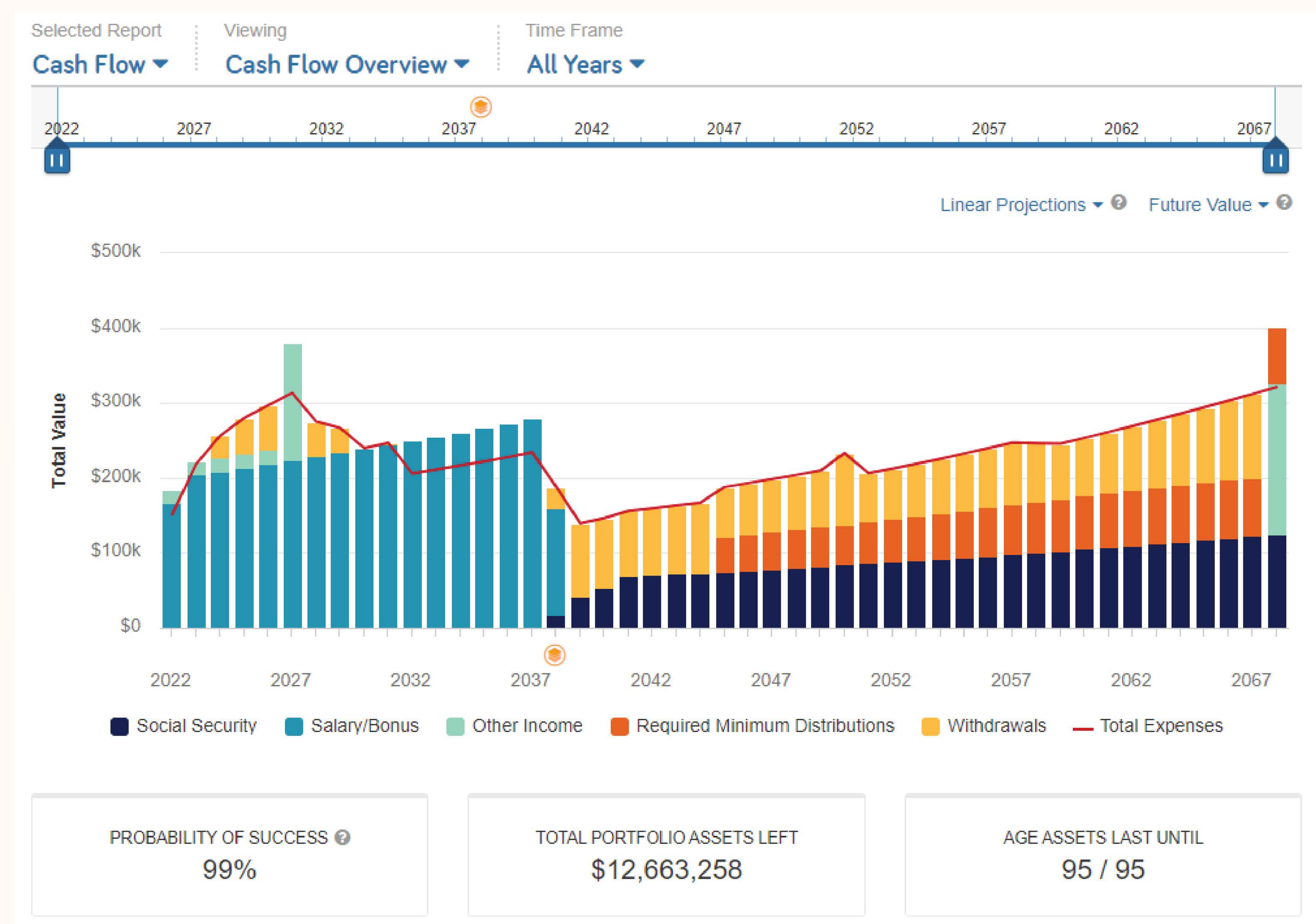
Checkpoint: Wealthquest clients have access to their own personal financial website to track their financial plan in real time. Here, you can link outside investment accounts, track your spending, and access important financial planning documents via an online vault.



Net Worth	$2,431,896	as of today
Investments	$1,950,122	as of today

Asset Allocation		
Equities	$1,295,812.07	66.45%
Taxable Bonds	$283,541.03	14.54%
Cash	$206,478.96	10.59%
Other	$160,031.46	8.21%
Tax Exempt Bonds	$4,257.93	0.22%

	As Of	Cash	Holdings	Value
Assets Under Management				**$1,501,895**
Joint - WQ/Schwab Brokerage	3/15/2022 4:00 PM	$24,000	$1,402,895	$1,426,895
WQ - Roth IRA	3/10/2021 11:17 AM	$0	$0	$75,000
Assets Held Away				**$448,227**
529 Plan - Kathryn		$0	$27,133	$27,133
529 Plan - Mary		$0	$27,261	$27,261
529 Plan - Robert		$0	$23,832	$23,832
Checking	5/23/2013 12:07 PM	$15,000	$0	$15,000
Savings	5/23/2013 12:08 PM	$25,000	$0	$25,000
Schwab - 401k Plan	3/10/2021 11:04 AM	$0	$0	$130,000
Schwab - Group Life	5/23/2013 12:04 PM	$0	$0	$0



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5 Star Google Review

★★★★★

"My wife and I have been with WealthQuest over 11 years and have been very pleased with our financial results and their total approach to financial planning. Our advisor is James Lenhoff, who has been excellent in every way. That said, everyone in the WealthQuest organization we have worked with over the years has been outstanding. Some of the qualities that stand out are their professionalism, comprehensive approach to financial planning, responsiveness, communication skills and integrity. Also, their financial reporting apps are excellent and allow their clients to view their WealthQuest financial portfolios along with other portfolios they may have."

\- *Wealthquest Client Since 2010*

(This is an uncompensated testimonial. There are no known conflicts of interest.)

Cincinnati

Chicago

Naples