

Invest In Your Life.
We'll Do The Rest.



WEALTHQUEST

Investing in your life begins with a *simple conversation.*

Send us an email at info@wqcorp.com.



Chicago

2211 York Rd
Suite 210
Oak Brook, IL 60523
630.581.3580



Cincinnati

50 E-Business Way
Suite 120
Cincinnati, OH 45241
513.530.9700

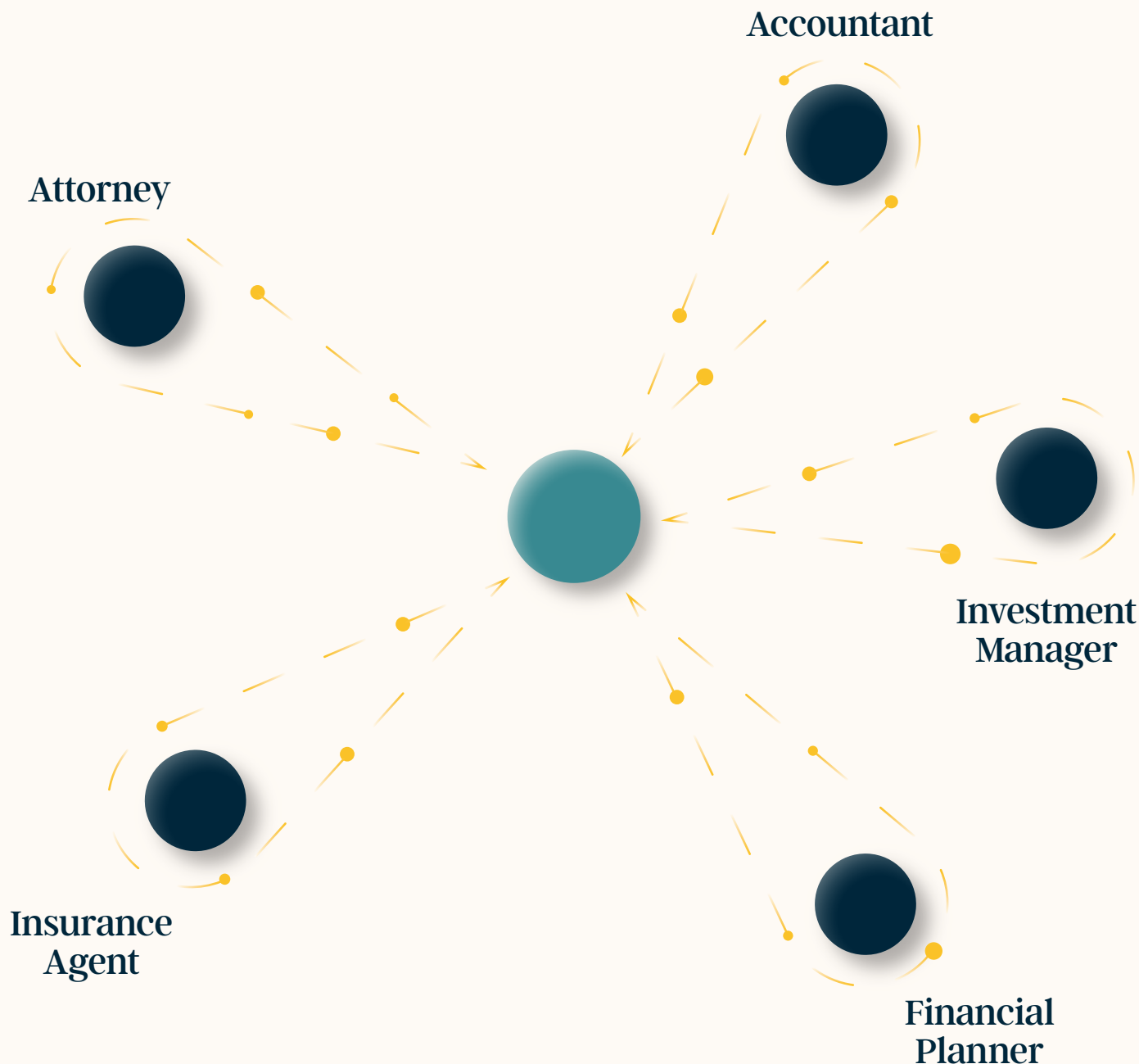


WEALTHQUEST



Everybody wants help managing their finances.

That's why successful and busy people like you seek experts when facing the new and unexpected. You reach out to people like your attorney, financial planner, and accountant with the hope that they can point you in the right direction.



But the industry is *broken*.

While each person may counsel you with their expertise, every piece of advice leads down a different path because they're not talking with one another. You end up left in the middle trying to coordinate all of the moving parts and making a decision on something you've never experienced before.

Sounds overwhelming, doesn't it? That's because it is.

One Team. One Plan.

One Simple Fee.

Discover our approach to coordinated wealth management where your investments, financial planning, tax preparation, and estate planning services are offered by one team of professionals, all under one roof, for one simple fee.



Investment Management

Wealthquest believes that for every given level of return we are trying to achieve for our clients, we can minimize the amount of risk it takes to achieve that return. Therefore, we ascribe to the time-tested investment strategy of diversified asset allocation coupled with consistent and opportunistic rebalancing. Our approach is designed to deliver consistent results that allow our clients to meet their financial goals.

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 develop a personalized strategy and real-time, cloud-based financial plan that helps you confidently pursue your dreams.

Tax Planning

We believe proactive tax planning is a critical aspect of your finances and should be an integrated process that happens year-round. Careful tax planning takes the long view instead of the short cut. It should be part of a big-picture approach to your overall financial health, rather than a disconnected annual accounting of obligations and deductions. By integrating tax preparation and planning with your investments, financial plan, and estate plan, we aim to bring efficiency and coherence to your entire financial picture.

Estate Planning

Estate Planning is a critical component of wealth management. It's also an area that can be intimidating to think about and overwhelming to address. Who will inherit your property when you are gone? How do you transfer assets in the most efficient way possible? Who will make decisions for you if you're unable to do so for yourself? These are some of the questions our team will help you address through the process of estate planning.



We meet you right where you are.

Whether you already have a substantial net worth or are just getting started, we will meet you where you are.

Our team will help you navigate any confusion and uncertainty throughout your journey, because we've been there before.



Summit

Clients with Investable Assets Above \$2,500,000

The position of financial independence brings with it a powerful opportunity to dream and yet the responsibility to wisely steward your wealth is paramount. That's why in addition to managing the complexities of things like trust design, tax mitigation solutions, and advanced charitable strategies, our team is here to understand how you want to live your life now – and in the future. So, tell us your dreams. Share with us your desires for your family and how you want to impact the people and organizations you care most about. Then, we'll help you build a plan that reflects those interests and lock arms with you as your vision becomes reality.



Expeditions

Clients with Investable Assets Between \$500,000 - \$2,500,000

Your financial life has become more technical while your family's competing priorities all need to be planned for simultaneously. When college planning, tax planning, retirement planning, vacations and peak earning years all converge, it's a lot to manage. We'll coordinate all four of the core financial disciplines in your life so you can make confident decisions and maximize these pivotal years in your family's journey.



Ascend

Clients with Investable Assets Below \$500,000

While family and work demand most of your time and energy, starting your financial journey on solid footing often doesn't get the attention it deserves. Now is the time to map out a clear plan for where you and your family are heading. We'll help you set a clear plan for your saving and investing, estate planning, and overall financial plan, while taking the burden of details like taxes off your shoulders.

Our Journey

Wealthquest began from the awareness that the financial industry has been solving the wrong problem for decades. As we've brought innovative, coordinated solutions to the families we serve, word has spread, and we're committed to rescuing as many families from the broken financial industry as we can.



1. <https://www.investmentnews.com/ria-rundown-2019-biggest-gainers-79760>

2. <https://www.ft.com/content/6a45556e-6c21-4770-bc94-468fee0de563>



Our Team

Our people lead with their expertise, work ethic, and character. Yet, it is our heart to serve which drives Wealthquest employees. Serving others both at work and at home creates a special culture that attracts clients and employees alike. We've found that a culture of service translates to a great experience for our clients. Look for our people donating their time, talent, and treasure around town and the world.



“The all-in-one services that Wealthquest provides have made life livable.”

– Wealthquest Client Since 2007

Past performance is not indicative of future results. There is no guarantee that any of the above-referenced results or similar experiences will be achieved by any existing or future client of Wealthquest. Investing involves risk, including complete risk of loss. For more information about Wealthquest, including the firm's conflicts of interest, please see the firm's Form ADV and Customer Relationship Summary.



WEALTHQUEST

Scan this code to visit our website and learn more about partnering with our team.



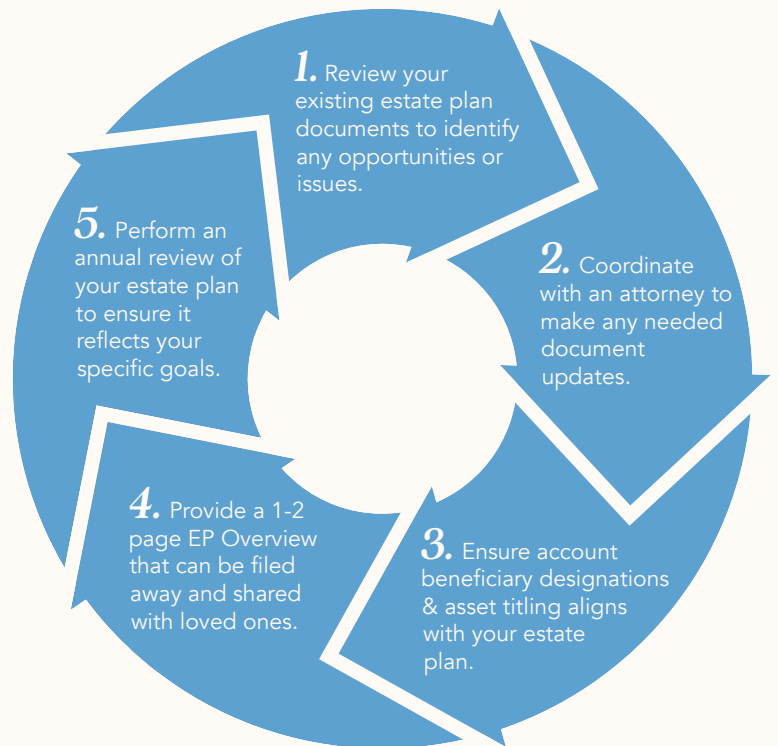
Wealthquest Corporation ("Wealthquest") is a SEC registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser. More information about the adviser can also be found by visiting: <https://adviser-info.sec.gov/>. This is not intended as an offer or solicitation with respect to the purchase or sale of any security. To the extent that a reader has any questions regarding the applicability of any content discussed herein to his/her/their individual situation, he/she is encouraged to consult with the professional advisor of his/her/their choosing. Wealthquest is neither a law firm nor a certified public accounting firm and no portion of the brochure content should be construed as legal, tax, or accounting advice.

Estate Planning

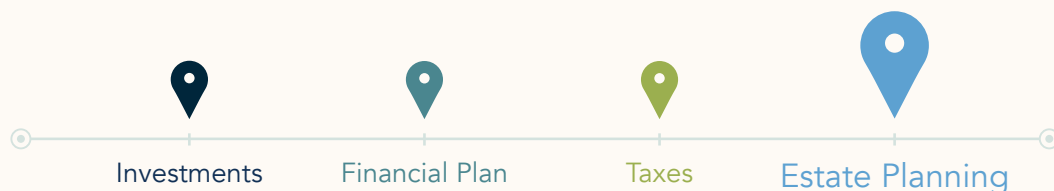
Estate Planning is a critical component of wealth management. It's also an area that can be intimidating to think about and overwhelming to address. Who will inherit your property when you are gone? How do you transfer assets in the most efficient way possible? Who will make decisions for you if you're unable to do so for yourself? These are some of the questions you'll address through the process of estate planning.

But Estate Planning should go beyond determining who gets what and how to avoid taxes. It should reflect the dreams you have for your family and how to achieve them after you're gone. It should reflect how you lived – and how you want to be remembered. That's why we go the extra mile to engage with you on these important matters to ensure your Estate Plan accurately reflects your unique goals. As time goes by, we'll monitor your Estate Plan and work with you to make any needed updates along the way.

Estate Planning Process:



- **Estate Plan Design Direction:** Trust Based Estate Planning, Will Based Estate Planning, Healthcare Power of Attorney, General Durable Power of Attorney, Living Will.
- **Wealth Transfer Analysis for Tax Reduction & Charitable Planning Strategies:** Charitable Lead Trust, Charitable Remainder Trust, Grantor Retained Annuity Trust, Irrevocable Life Insurance Trust, Generation-Skipping Trust, etc.
- **Annual Estate Plan Review:** Our initial review will be captured in our Wealthquest Estate Plan Overview document (see back for details), we will re-visit this once a year to see if any updates are needed.
- **Estate Planning Fee Reimbursement:** We offer to cover the cost of your estate planning cost up to the following amounts: Ascend = \$750 / Expeditions = \$2,000 / Summit = \$5,000. Once all or a portion of the upfront estate planning credit is used, an accumulating credit begins to accrue to help cover the cost of future estate plan updates.



Trust-Joint

Trust Name: John & Jane Smith Family Trust

Date: 1/1/2021

Prepared by: Attorney Name

Trustee Succession:

1. John & Jane Smith
2. Rob Smith
3. Sally Smith

Beneficiary (ies):

1. John & Jane Smith
2. Children (or their descendants)

Age Gates:

- 10% at age 25
- 50% at age 35
- 100% at age 45

Will- John Smith

Executor:

1. Jane Smith
2. Ron Smith

Guardian:

1. Tom Jones

Power of Attorney (POA)

Attorney-in-fact (agent):

1. Jane Smith
2. Ron Smith

Healthcare POA

Attorney-in-fact (agent):

1. Jane Smith
2. Ron Smith

Will- Jane Smith

Executor:

1. John Smith
2. Tom Jones

Guardian:

1. Tom Jones

Power of Attorney (POA)

Attorney-in-fact (agent):

1. John Smith
2. Tom Jones

Healthcare POA

Attorney-in-fact (agent):

1. John Smith
2. Tom Jones

Distribution of Assets Upon Death:

- **At first death:** The surviving spouse may take withdrawals for their health, support, maintenance, and education.
- **At second death:** The trust assets shall be divided into equal trust shares for each child when the youngest turns 21. The trustee may distribute funds for the child's healthcare, medical care, tuition & books, and emergency needs in the trustee's discretion, as well as to adopt, purchase a home, wedding, or enter a business. At their age 25, the child is able to receive up to 10% of their share of trust assets. At their age 35, the child is able to receive up to 50% of their share of trust assets. At the child's age 45, the remaining trust assets will be distributed.

Titling & Beneficiary Designations:

Bank Accounts: should include a P.O.D. (payable on death) naming the trust as beneficiary

Retirement Accounts: primary should be spouse; contingent should be the trust

Taxable Investment Accounts: should be titled to trust or include a T.O.D. (transfer on death) naming trust as beneficiary

Life Insurance: primary should be spouse; contingent should be the trust

Deeds: owned jointly with a T.O.D. (transfer on death) naming trust as beneficiary

5 Star Google Review



"We couldn't be happier with everything that Wealthquest does and how they do it! They truly set the bar and exceed our expectations for how a financial services company should work to support their clients.

They are extremely professional, knowledgeable, timely, pleasurable to work with, and truly have our interests in mind in everything they do. They've taken the time to get to know us and our goals/plans to develop our portfolio to align with our needs. We know we'll meet our goals based on their efforts and results. We also love their holistic approach to not only manage our investments, but also our taxes and estate planning. Wealthquest is a wonderful company filled with expert people who care! We've wholeheartedly recommended them to family and friends and will continue to do so."

- *Wealthquest Client Since 2017*

Past performance is not indicative of future results. There is no guarantee that any of the above-referenced results or similar experiences will be achieved by any existing or future client of Wealthquest. Investing involves risk, including complete risk of loss. For more information about Wealthquest, including the firm's conflicts of interest, please see the firm's Form ADV and Customer Relationship Summary.



Cincinnati



Chicago

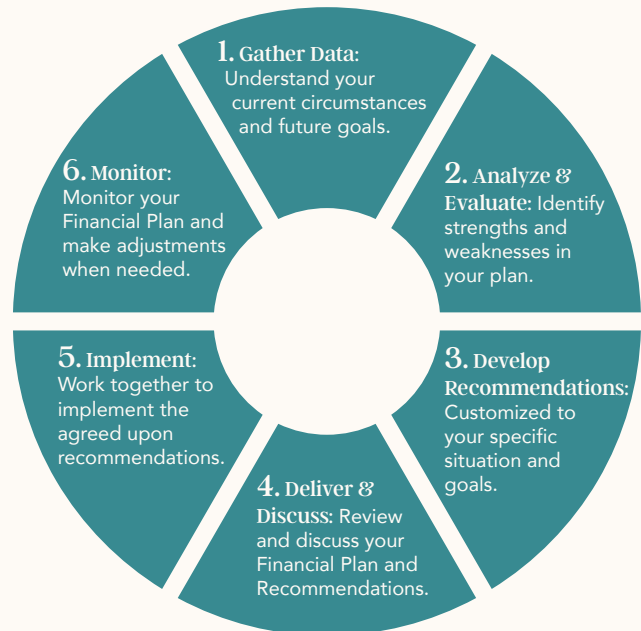
Financial Planning

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 professionals 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

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

Education Planning:

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

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



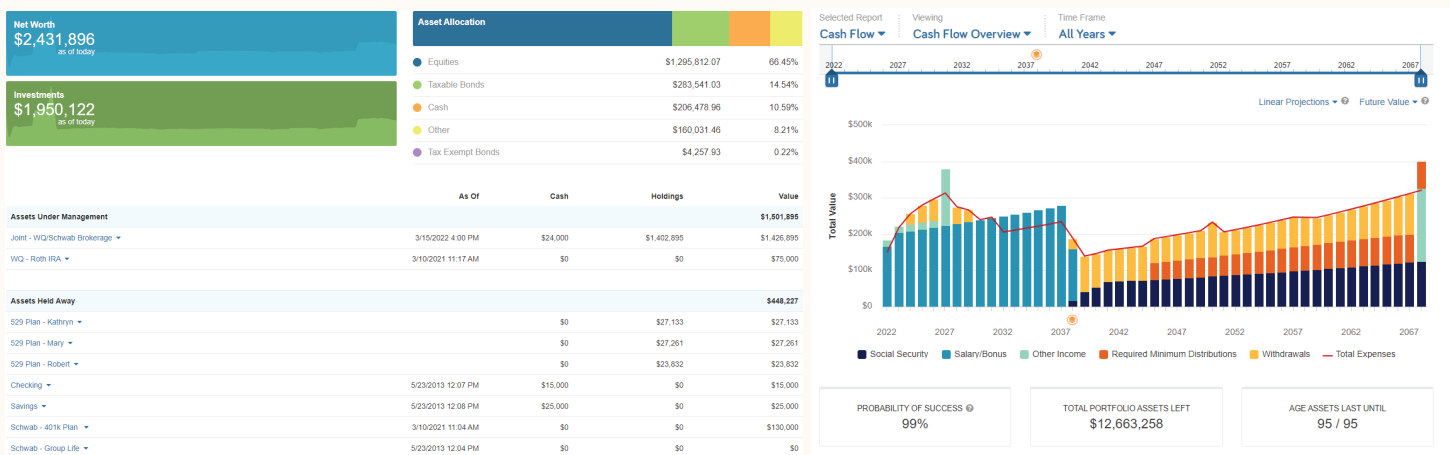
Charitable Strategies:

- 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.



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*

Past performance is not indicative of future results. There is no guarantee that any of the above-referenced results or similar experiences will be achieved by any existing or future client of Wealthquest. Investing involves risk, including complete risk of loss. For more information about Wealthquest, including the firm's conflicts of interest, please see the firm's Form ADV and Customer Relationship Summary.



Cincinnati



Chicago

Tax Services

Yes, we prepare our clients' Federal, State, and Local income tax returns in house – it's all part of the deal. If a client has a great relationship with a non-Wealthquest tax preparer and chooses to use their tax preparation services, we help cover the cost of their tax preparation and can review their final documents. Annual tax preparation is only half of the story though - we believe proactive tax planning is a critical piece of your finances and therefore should be an integrated process that happens year-round.

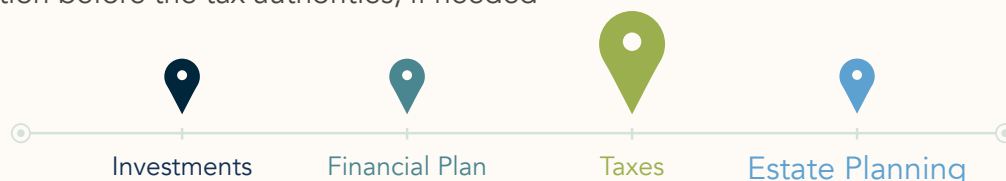
Careful tax planning takes the long view instead of the short cut. It should be part of a big-picture approach to your overall financial health, rather than a disconnected annual accounting of obligations and deductions. By integrating tax planning with your investments, financial plan, and estate plan, we aim to bring efficiency and coherence to your entire financial picture.

Tax Process



Thorough Tax Preparation: Our tax department has wide and deep knowledge of Federal and State tax law. We prepare 1,000+ tax returns per year with clients in 43 different states.

- Centralized data gathering for annual tax preparation
- Thorough annual tax preparation, not just rote data entry
- Wealthquest tax credit reimbursement for returns prepared by an outside accountant (Ascend = \$300 / Expeditions = \$300 / Summit = \$500)
- Optimization of tax positions: dependents, education credits, filing status, retirement plan contributions, etc.
- Anytime access to our tax team for ad hoc questions / consulting
- Representation before the tax authorities, if needed



Proactive Tax Planning:

- ⦿ Client specific year-round tax planning
- ⦿ Quarterly review of realized capital gains to minimize tax surprises
- ⦿ Opportunistic capital gain/loss harvesting
- ⦿ Roth conversion opportunities, including high income earners eligibility for annual Backdoor Roth contributions
- ⦿ Charitable Giving strategies (Donor Advised Funds, Charitable Remainder Trusts, Qualified Charitable Distributions, Donating appreciated assets)
- ⦿ Deferred Compensation Planning (NQSO, ISO, ESOP, RSU, NQ Employer Plans)
- ⦿ Small business owner tax planning (entity formation, retirement plan selection, QBI deduction, etc.)
- ⦿ Education expense planning for tax credit optimization
- ⦿ Annual review of Medicare income thresholds for those nearing and over age 65
- ⦿ Net Unrealized Appreciation (NUA) analysis for low basis employer stock held by the employee
- ⦿ Tax impact analysis of change in state residency

Integrated Team Approach:

- ⦿ Open communication with the entirety of the client's Wealthquest team
- ⦿ Annual crossover analysis between taxes and financial planning, investments, and estate planning
- ⦿ Coordination with the WQ investment department to manage investment gains / losses with the client's overall yearly tax situation
- ⦿ Tax efficient investment approach by leveraging strategic asset location of different types of investment accounts
- ⦿ Incorporates tax planning opportunities in annual financial plan recommendations
- ⦿ Increased data security with financial data already 'in house'

5 Star Google Review



"Wealthquest has been an excellent fit for me and my husband. They have provided us far more than just investment advice and services. They have worked with us to handle our taxes and also our estate planning needs. They have reviewed our charitable contributions and recommended ways for our dollars to go farther for both us and the causes we support. In our time with them they have truly delivered on their promises and their philosophy rings true with each employee you encounter. We strongly recommend them to anyone looking to get more from their investment advisor."

- Wealthquest Client Since 2020

Past performance is not indicative of future results. There is no guarantee that any of the above-referenced results or similar experiences will be achieved by any existing or future client of Wealthquest. Investing involves risk, including complete risk of loss. For more information about Wealthquest, including the firm's conflicts of interest, please see the firm's Form ADV and Customer Relationship Summary.



Cincinnati



Chicago

Investment Services

Wealthquest believes that for every given level of return we are trying to achieve for our clients, we can minimize the amount of risk it takes to achieve that return. Therefore, we ascribe to the time-tested investment strategy of diversified asset allocation through buying mutual funds, exchange traded funds (ETFs), and alternative investment vehicles. This approach is coupled with consistent and opportunistic rebalancing and a mandate to remain fully invested across all market cycles. Our process is built on a foundation of managing risk and volatility in client portfolios to provide consistent and durable returns that will allow our clients to meet their financial goals and achieve peace of mind through all market cycles. In our approach to investment management, we keep these core beliefs at the center of our portfolio construction decisions:

Asset Diversification

We believe in diversifying risk across multiple asset classes including U.S. stocks, international stocks, bonds, and alternative products. Varying correlation between these asset classes allows us to provide our clients with less volatile and more durable returns across a variety of market conditions that will inevitably present themselves in future years.

Markets Are Efficient

We believe large swaths of the markets are semi-efficient - the information about companies is widely known and readily available to the masses. This efficiency makes it difficult for anyone to consistently outperform the broader market. At the same time, we recognize that some asset classes (ie: emerging markets) are not as efficient and therefore we often employ a more active approach when investing in them.

Mean Reversion over Market Cycles

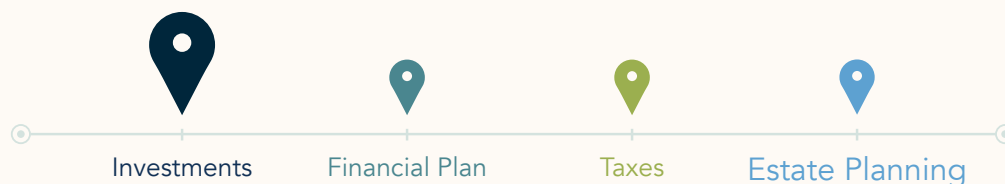
History teaches us that asset classes go through periods of overperformance and underperformance, but each tend to revert to their long-term historical average. This has implications for why and how we rebalance our portfolios through various market cycles (selling what is high and buying what is low).

Managing Portfolio Costs

Portfolio costs detract from overall performance and can have a detrimental compounding affect over time. Therefore, our objective is to manage portfolios with total expenses (expense ratios) that are lower than the industry average. We do this by using mostly passive, low-cost index funds in the efficient asset classes and leveraging the power of active management where they are proven to add value.

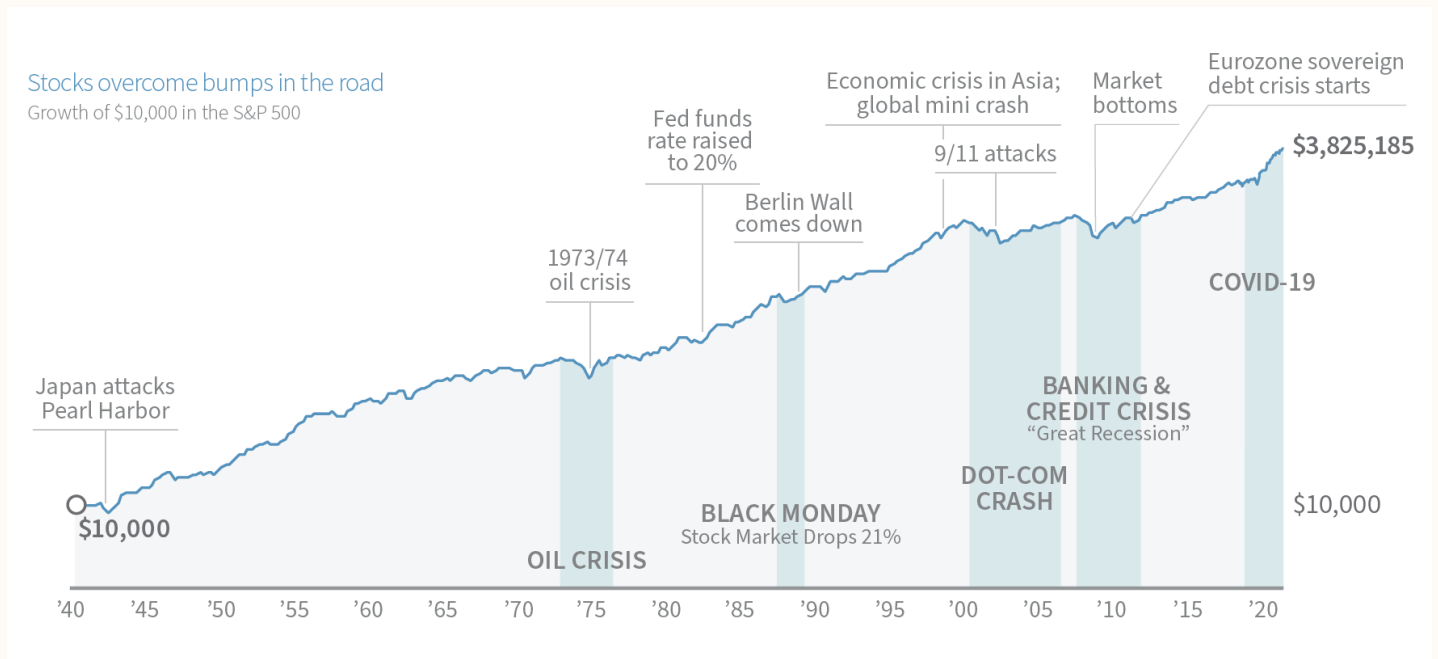
Proactive Investment Management:

- Opportunistic Tax-Loss Harvesting
- Automatic Portfolio Rebalancing
- Asset Location for Tax Efficiency
- Not Captive to Fund Companies
- Retirement Income Management Strategies
- Integration with Financial Plan Modeling
- Real-time Coordination with WQ Tax Department
- Incorporate Alternative Investment Opportunities



Market volatility is an unnerving, yet normal, component of investing. And while history shows us that the market is positive a vast majority of the time, it's not easy sitting through negative market cycles. In fact, strong down markets often leave investors with an urge to avoid the pain of loss by getting 'out' of the market altogether. However, this reaction is often a mistake, leading to an outcome that feels better in the moment, but can be detrimental to one's long-run financial health.

That's why it's incredibly important to have a solid financial plan powered by a thoughtful and enduring investment strategy. This allows an investor to view immediate market volatility within the context of their goals and gives them confidence to remain invested, participating in market growth over time. To use an analogy, the market is like a boy with a yo-yo walking up a hill. The yo-yo repeatedly goes up and down, but that's not where investors should fix their gaze. Rather, we should step back and see the bigger picture – that the boy is ascending a hill and covering a lot of ground.



Source: Morningstar. This chart is for illustrative purposes only. This analysis does not include transaction costs, which could reduce an investor's return. Growth of \$10,000 in the S&P 500 1/31/40 - 12/31/21

5 Star Google Review

My husband and I have been clients of Wealthquest since early 2008. It was awkward timing that we invested with them just before the economic downturn that following year. But they stuck with us through that period, through the rebound and led us to our eventual retirement. With EXCELLENT advice and guidance they actually helped us to retire earlier than we expected. They have also managed the assets of our parents with great success. As our financial and family situation has gotten more complex, they've provided guidance I didn't even know I needed. I highly recommend them!

- *Wealthquest Client Since 2008*

Past performance is not indicative of future results. There is no guarantee that any of the above-referenced results or similar experiences will be achieved by any existing or future client of Wealthquest. Investing involves risk, including complete risk of loss. For more information about Wealthquest, including the firm's conflicts of interest, please see the firm's Form ADV and Customer Relationship Summary.



Cincinnati



Chicago

For informational purposes only. Wealthquest Corporation. ("Wealthquest") is a SEC registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training. Not intended as investment advice or a recommendation of any particular security or strategy. Wealthquest is neither a law firm nor a certified public accounting firm and no portion of the brochure content should be construed as legal, tax, or accounting advice. Information prepared from a third-party source is believed to be reliable though its accuracy is not guaranteed. Opinions expressed in this commentary reflect subjective judgments based on conditions at the time of writing and are subject to change without notice. An index is an unmanaged portfolio of specific securities, the performance of which is often used as a benchmark in judging the relative performance of certain asset classes. Investors cannot invest directly in an index. An index does not charge management fees or brokerage expenses, and no such fees or expenses were deducted from the performance shown. Index returns shown are price returns, which exclude dividends and other earnings. For more information about Wealthquest, including our Form ADV Part 2A Brochure, please visit <https://adviserinfo.sec.gov> or contact us at 513-530-9700.