



OURSTORY

WAYPOINT
WEALTH MANAGEMENT



410.561.3994 | waypointwm.com

A photograph of a forest at sunset or sunrise. The scene is bathed in a warm, golden-orange light. Several tall, slender trees stand in the background, their trunks silhouetted against the bright sky. In the foreground, a large, weathered log lies on the ground, partially covered by dry, brownish vegetation. The overall mood is serene and contemplative.

The essence of **who we are** and
what we do comes to life through the
experience we deliver to our clients
every day.

We promise to make **decisions** based solely on how they serve **your best interests**.

It should be a no-brainer. When you choose to work with a financial advisor, you should be able to expect that person is there to do what's right for you. Unfortunately, this is often not the case.

It is surprising, but true: A significant portion of the financial services industry is built around selling products, not helping clients achieve their goals.

Our firm is different.

As an independent wealth management firm, we make every recommendation based solely on how it best serves your near and long-term interests.

It's not just a promise. It's our business model.

You see, the money we earn for our investment advice comes only from our clients. This is the key to our independence. This is what enables us to recommend the financial vehicles and instruments best suited to help you reach your goals. It's also the reason we've chosen to be held to a higher standard – what's called the “fiduciary” standard. It's a complex-sounding term, but it delivers great peace of mind. As a fiduciary, we must act in your best interests at all times. No exceptions.

We believe you deserve better. We believe that by putting our clients' interests first, we achieve more together.



WE PROMISE.





WE PROVIDE.

We provide **confidence** that comes from working with an experienced wealth advisor who values **evidence over emotion**, research over blind opinion.

So much of the financial industry is based on convincing investors to find the ever-elusive needle in a haystack – the hot stock that promises stratospheric returns with seemingly no risk. And what happens when that hot tip doesn't pan out? No time to find out. Stock brokers and journalists have already moved on to touting the next "can't-miss" investment.

Our approach is fundamentally different.

Put simply, we don't believe in looking for needles in haystacks. We believe in owning haystacks.

Decades of peer-reviewed financial research demonstrate how investors can increase their expected returns and better achieve their goals when they focus on things they can control: minimizing costs, building a diversified portfolio, implementing effective tax strategies, and taking only those risks appropriate to their unique situations.

This approach – what we call the *science of investing* – is at the heart of our client relationships and is the blueprint for the wealth management plans we build. It is the reason our clients are able to capture the returns that the markets provide, helping them build a more secure financial future for themselves and their families.

We believe that the right **ideas, insights and intelligence** can help every investor make **better decisions**.

People at the top of their field rarely get there by going it alone. Successful individuals frequently collaborate with highly trained coaches or teachers who help them perform at the highest levels.

This is exactly what our clients receive when they choose to work with our firm. Starting on Day 1, our clients benefit by working directly with their own experienced wealth advisor – a resource who not only skillfully orchestrates the efforts of each client's existing team of professionals, such as CPAs and attorneys, but also brings to the table a deep bench of talent with specialists in every aspect of investing and wealth management.

Members of this broader advisory team include individuals with deep knowledge of estate planning, tax planning, retirement planning, charitable planning and risk management. These resources augment the efforts of our Investment Policy Committee, which is devoted full-time to making sure our clients' investments continuously adhere to our rigorous standards. A dedicated fixed income team applies the same rigor to give every client portfolio appropriate protection from the volatility of the market.

Our ability to deliver this caliber of talent is amplified through our relationship with the **BAM ALLIANCE**. This community of more than 140 independent, like-minded wealth advisory firms gives our clients direct access to widely published national thought leaders and advisors working with tens of thousands of clients across the country. Tapping into this wide-ranging experience means that we are able to find the right answers to our clients' questions, no matter how complex they may seem.

Working in concert, these important relationships ensure our clients have the ideas, insights and intelligence to help them make the best decisions about their financial future.



WE BELIEVE.





WE CREATE.

We help create **restful nights** for our clients, knowing they have a plan that can render the market's daily ups and downs irrelevant to their **future prosperity**.

Unfortunately, far too few investors have a well-thought-out wealth management plan. It's a common situation, and one that can trigger anxiety whenever the market engages in the wild swings that have become more frequent in recent years.

As wealth advisors, the best feedback we can ever receive is when our clients tell us how they no longer worry about the market's daily ups and downs. They are able to sleep better at night. They focus on the things that matter and enjoy their life more.

Our clients are able to experience this because, together, we created a thoughtful plan that gives them the best odds of reaching their most important goals, no matter what happens in the financial markets day to day or week to week. Our approach to evidence-based investing takes into account that markets naturally fluctuate. So we help our clients build a plan to withstand that turbulence, one that focuses on what they want to accomplish and the best way to make it happen.

Building a customized plan like this isn't easy. It takes time and ability to dive into each client's most important values, goals and relationships. It also takes a watchful eye to ensure the plan stays relevant and current as changes happen over the course of our clients' lives.

This is what we do every day. When our clients know where they're going and how to get there, they're able to ignore stormy weather, focus on the destination and enjoy the ride.

We deliver **assurance** in knowing how the many facets of your financial life play a role in determining your **best way forward.**

Achieving your financial goals depends on so much more than just investing. Sometimes, the biggest challenges have nothing to do with the markets. *How might taxes impact my savings? Do I have the right insurance should something unthinkable happen? Does my estate plan reflect my desire to support my grandchildren's education?*

Providing thoughtful answers to these kinds of questions is the essence of what we call *true wealth management*. When you work with our firm, you are able to benefit from our holistic, all-encompassing approach that goes well beyond investment advice to incorporate the full spectrum of your financial life, from tax planning to estate planning, risk management to retirement funding, to charitable giving and beyond.

As we design and maintain your customized plan, these aspects are carefully examined to ensure that no decision is made in isolation and each area contributes to your sense of well-being and security. When we understand and align these critical components of financial health, our clients enjoy a greater sense of confidence in their ability to achieve their highest aspirations.

WE DELIVER.





WE BELONG.

We belong to a **movement** of investors and advisors who've grown tired of the Wall Street game and are now taking **active control** of their decisions and their futures.

It's common for investors to feel a bit off balance with their investments. After all, that's the way Wall Street wants it. The more uneasy investors feel, the more susceptible they are to buying the latest "hot stock" brokers are looking to promote.

In our experience, the best solution to this perpetual feeling of unease is to climb into the driver's seat: Tune out the Wall Street marketing machine and align yourself with an independent, fiduciary wealth advisor who can help you identify your most important goals and build a plan to achieve them.

Our firm and our clients belong to a growing movement of thousands of investors who are doing exactly that. We focus on our goals, and we let the science of investing help us achieve them.

And by "we," we actually mean it. Our advisors invest their personal assets the same way in which they advise our clients. We "eat our own cooking," investing in ways that enable broad diversity, low costs and appropriate levels of risk.

This is further evidence of how we're always on our clients' side, helping investors like you focus on what's most important — your family, your health, your career and achieving your most fulfilling dreams.

We are building an **active community** of those who've discovered a better way to **safeguard financial futures** and realize dreams.

What we are doing shouldn't be considered revolutionary. This is the way investing should have been done all along: with you, your values and your priorities at the very center.

Our business is about you and what you consider to be a successful wealth management experience. You should be confident about your financial future. You should be assured that every move is made in your best interests. You should become part of the movement of investors who focus on the things that matter and the things they can control.

We invite you to become part of the community we are building. It's an active community of those who've discovered a better way to safeguard financial futures and realize dreams. Investor by investor, advisor by advisor, our community continues to grow.

Ultimately, what sets us apart is what brings us together: a passion for evidence, a devotion to transparency and the promise to put your interests first with everything we do.



WE BUILD.



WE ARE.



We are Waypoint Wealth Management,
an independent and fee-only Registered
Investment Advisor firm. We serve
individuals and families who appreciate
having a trusted partner to help them
with their financial lives.

As a fiduciary advisor we are on your side, fostering a close and caring relationship based on plain-spoken advice and experienced perspective.

With our roots dating back to 1996, we help families and individuals establish ideal waypoints along their financial journey: Waypoints for calmly considering next steps until their financial balance is in place. With our personal approach and independent perspective—along with a national community of like-minded fiduciary advisors (through the BAM Alliance)—we're able to deliver the promise of true wealth management.

Find your way at Waypoint Wealth.

Contact us today to continue the conversation, at 410-561-3994

Read more about us on our website at www.waypointwm.com



An Independent Member of



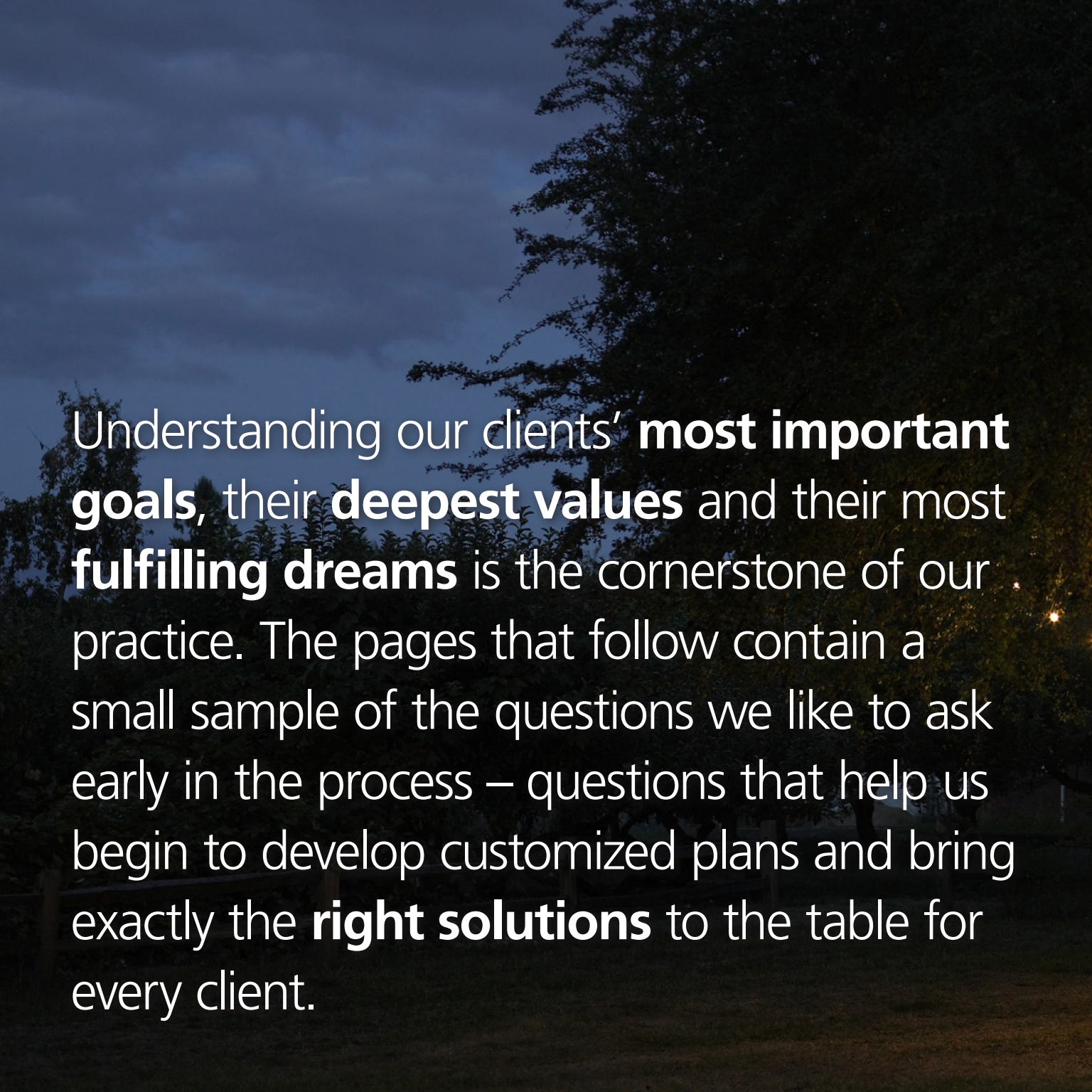
THE BAM ALLIANCE®

Now that we've shared our story, continue to the next chapter and **share your story** with us.



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Understanding our clients' **most important goals**, their **deepest values** and their most **fulfilling dreams** is the cornerstone of our practice. The pages that follow contain a small sample of the questions we like to ask early in the process – questions that help us begin to develop customized plans and bring exactly the **right solutions** to the table for every client.



Who or what are the most **important relationships**
in your life?

In what ways do you want **your wealth** to enhance or
support these relationships?



YOUR **RELATIONSHIPS.**





YOUR **WEALTH.**

You've worked hard to build your assets. **How do you aspire to use your wealth?**

How do you **envision your lifestyle** in retirement?



Share a bit about the concerns that **keep you up at night.**

Until now, how have you typically made **investment decisions?**



YOUR **DECISIONS.**





YOUR **INVESTMENTS.**

Do you feel your assets are protected from dramatic swings in the financial markets?

If you are currently working with a financial advisor, do you have a clear understanding of your **investment performance, allocations, costs and associated risks?**



When you are not working or being with your family, what is the most **ideal way you spend your time**?

If we could design a plan to help you **maintain your lifestyle** in retirement, **provide support** for your most important relationships and help **secure your financial legacy**, would you like to start that conversation?



YOUR **SECURITY.**



THANK YOU.

Thank you for sharing your story with us.

We hope the ideas we've expressed serve as inspiration to continue this conversation together.

To learn more about how we can help you build the ideal financial plan based on your relationships, your priorities, your values and your most important goals, please reach out to us anytime at:

www.waypointwm.com

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