**The WealthPlan Flyer**

*About Us*

The WealthPlan is the practice of David Warshaw, CHFC, CLU.

The WealthPlan provides comprehensive financial advice and asset management for over 200 clients.

We have the privilege of managing over $22 million for those households.

David is a 10 year financial planning veteran who graduated from Washington University in St. Louis, MO with a double major in finance and accounting. After becoming fully licensed, he started building his practice.

*Why Plan with us*

David's age

Strong educational focus for clients

Protect and grow wealth through insurance and investments

Reduce your tax liability

Efficiently leave assets to heirs

*Client Service Options*

1) Asset Management: We charge a flat 1% fee on assets under management.

2) Financial Planning & Advice : Flat yearly fee for comprehensive financial and protection planning advice.

3) UPortfolio Asset Management: Flat fee to use our portfolio models.

*Financial Services\*:*

We advise clients on all of the following areas in your custom financial plan.

*Personal Finance & Life Events*

Cash Management

Cash Flow Management

Retirement Planning

Education Planning

Home Purchase

Liability Management

*Protection Planning*

Life Insurance

Disability Insurance

Long Term Care Insurance

Business Insurance

Supplemental Insurance

*Tax & Estate Planning*

IRAs

Roth IRAs

401(k) & Roth 401(k)

Small Business Retirement Plans

Legacy Planning

Wealth Management

The WealthPlan Investment Principles

Creation of an investment policy statement

Managing Client Emotions & Behaviors: Faith in the future, patience, and discipline

Global Diversification

Avoiding Large Losses

Being Steady & Consistent

Protect in bad times while participating in good times.

Liquidity

Asset Allocation Methodologies

Offense:  Buy & Hold

This approach is designed to closely track the broader investment markets by using a target mix of equities, fixed income, and cash. Returns will be impacted by market exposure.

Offense Models:

Passive Cap ETF: 11 Submodels

Passive Fundamental ETF:  11 Submodels

Diversified Income: 4 Submodels

Global Frontier: 3 Submodels

Defense:  Active Management

This approach is designed to take protect clients in bad times by hiring skilled money managers.  These money managers can use many different strategies to achieve their goals including tactical, absolute return, and alternative investment approaches.

Defense Models:  The Active Shield

Aggressive

Moderate Aggressive

Moderate

Moderate Conservative

Conservative

Preservation Municipal Bond

Insurance Based

Cash Value Life Insurance

Annuities: Fixed, Immediate, & Variable with Income Guarantee

\*Investments involve both risk and the possible loss of principal. There is no insurance that these principles will avoid losses.

\*\*Please consult with a tax advisor as they are an integral part of our team.

Registered Representative offering securities through American Portfolios Financial Services, Inc., Member FINRA, SIPC.\*These services are offered through our broker-dealer: American Portfolios Financial Services, Inc. & American Portfolios Advisors, An SEC Registered Investment Advisor. Investment Advisory services offered through American Portfolios Advisors, Inc., an SEC Registered Investment Advisor.

The WealthPlan is independent of American Portfolios Financial Services, Inc. & American Portfolios Advisors Inc. The WealthPlan email is hosted by American Portfolios Financial Services, Inc.Investments involve both risk and the possible loss of principal. There is no insurance that these principles will avoid losses.