



Committed to your well-being.

WATERFORD ADVISORS LLC
Relationships Beyond Investing

“Someone’s sitting in the shade today because someone planted a tree a long time ago.” — **WARREN BUFFETT**



At Waterford Advisors, we help families focus on their financial goals, develop a plan of action, and execute strategies to protect their wealth. In the spirit of dignity and self-determination, we believe that wealth is not measured in dollars—it is measured in the absence of financial worry. That's what matters most to our clients. That's what matters most to us.

That's where the Waterford difference begins.

More than just portfolio management.

You may have a neat and tidy investment portfolio—but how are you handling your income taxes? Asset protection? Trusts and estates? Our team of CFP® professionals, CPAs, and Enrolled Agents will help you understand what you've got and where you're headed.

Relationships are everything.

Our entire reputation is based on building lifelong, mutually beneficial relationships. To provide the most valuable service, we limit the number of clients for each of our advisors. More manageable caseloads for us means more valuable experiences for you.

Time is money. Accessibility is key.

Timely, reliable service is essential to building confidence. That's why we're accessible in person, over the phone, and online. With highly personalized financial strategies at your fingertips, you'll stay in the know and right on track.

We offer advice. We don't "make sales."

With trust and integrity at the core of all we do, our purpose is to provide the most personalized, impartial advice that helps you make the most informed decisions. In other words, we don't sell products—we offer expert insights for the best returns.

Financial planning at a glance

Personal financial planning is a lifelong process to help you reach your financial goals and objectives.

As such, we invest our time and resources to get to know you personally and professionally. Our approach is:



Holistic

Let's gain an in-depth understanding of your entire financial picture.



Disciplined

Let's identify concerns and pinpoint opportunities to help you prioritize your goals.



Calculated

Let's monitor your plan's progress and assist you with changes as they occur.

Our strategy

True financial planning is about creating a roadmap to success. To guide you along the right path, we will help you:

- 1 Take a comprehensive view of your current lifestyle, income, and personal relationships
- 2 Establish clear, realistic goals for the future
- 3 Set a sound course to achieve those objectives



Setting goals. Exceeding expectations.

Establishing goals is one thing. Executing them is quite another. Here's everything we'll help you accomplish as we work together to fortify your financial wellness.

SERVICES: What we offer	GOALS: What we'll help you do
ESTATE PLANNING AND WEALTH TRANSFER	<ul style="list-style-type: none">◆ Plan for your loved ones without forfeiting control of your affairs◆ Preserve everything you've worked your lifetime to build◆ Maximize flexibility when deciding how to distribute your assets◆ Protect your wealth, minimize estate tax, and leave a legacy◆ Take advantage of estate and gift tax exclusions◆ Work with an attorney to incorporate your wishes into the appropriate estate planning documents
RISK MANAGEMENT AND ASSET PROTECTION	<ul style="list-style-type: none">◆ Provide for your loved ones in the event of your death, disability, or liability loss◆ Secure liquidity to pay off debts or fund your child's education◆ Fund a buy-sell agreement for your business◆ Identify risks that could jeopardize your income◆ Analyze your current insurance coverage to mitigate unwanted risk exposure◆ Evaluate and obtain cost-effective insurance protection, including:<ul style="list-style-type: none">◇ Liability◇ Life◇ Property & Casualty◇ Disability◇ Long-Term Care◆ Protect your assets!
RETIREMENT ACCUMULATION AND DISTRIBUTION	<ul style="list-style-type: none">◆ Enjoy your retirement lifestyle without running out of funds◆ Design and manage your accumulation portfolio differently from your distribution portfolio◆ Understand how factors such as sequence of return, inflation, spending level, and longevity can affect your distribution portfolio◆ Receive ongoing counsel regarding the proper structure of your portfolio◆ Receive guidance on how to best receive your distribution
INVESTMENT ADVISORY SERVICES	<ul style="list-style-type: none">◆ Evaluate your investment timeline◆ Take the time to understand your risk tolerance toward investing◆ Focus on asset diversification and strategic rebalancing for long-term growth◆ Monitor your investment portfolio to sustain your asset allocation◆ Meet with you regularly to ensure our recommendations continue to support your goals and objectives
INCOME TAX PLANNING AND PREPARATION	<ul style="list-style-type: none">◆ Use tax-favored investments to set up your assets◆ Leverage tax-efficient solutions to better achieve your financial goals◆ Minimize taxes◆ Stay current with frequent changes in federal and state tax laws◆ Prepare income tax returns◆ Guide you through any income and estate tax issues you may face

Our clients

TYPICALLY FALL INTO FIVE DISTINCT CATEGORIES. WHICH CLIENT SOUNDS MOST LIKE YOU?



PRE-RETIREEES

- ◆ Usually in their 40s, 50s, or early 60s
- ◆ Still accumulating wealth
- ◆ Are asking: “Am I saving enough?”
- ◆ Are asking: “Am I using the appropriate investment vehicles?”
- ◆ Have been sold financial products but received little to no financial planning advice
- ◆ Unfamiliar with Social Security or Medicare rules



RECENT EARLY RETIREEES

- ◆ Usually in their 50s, 60s, or early 70s
- ◆ Overwhelmed with critical financial decisions
- ◆ Are asking:
 - ◇ “How much income will I need during retirement?”
 - ◇ “Do I need life insurance or long-term care insurance?”
 - ◇ “What’s the best way to turn retirement capital into a monthly paycheck?”



SURVIVORS

- ◆ Recently lost a spouse through death or divorce
- ◆ Overwhelmed with significant changes in personal and financial lives
- ◆ May be facing financial responsibilities for the first time
- ◆ Are asking: “Who will help guide me and my family through this process?”



FAMILY STEWARDS

- ◆ Have been retired for some time now
- ◆ Interested in protecting and growing their assets
- ◆ Concerned about the financial wellbeing of the next generation
- ◆ Are asking: “How should I handle income and estate taxes?”



TRUSTEES

- ◆ Have assumed legal ownership of property in a trust
- ◆ Responsible for an employer-sponsored defined benefit or defined contribution plan
- ◆ Are asking: “Who will help me distribute these assets safely and responsibly?”

Other Services

- ◆ Social Security Optimization Strategies
- ◆ Elder Care Planning
- ◆ Education Planning
- ◆ Business Succession Planning
- ◆ Buy-Sell Agreements
- ◆ Disability Buyout Arrangements
- ◆ Business Valuation Services
- ◆ Residential and Commercial Mortgage Assistance
- ◆ Budgeting and Bookkeeping
- ◆ Retirement Plan Design, Compliance, and Maintenance



Fee Structure

We are compensated based on a percentage of investable assets we manage. Our fee covers ongoing comprehensive financial planning and investment advisory services related directly to achieving your financial goals and objectives, not generating transactions or commissions.

Our fees are calculated as a percentage of investable assets and are applied on a regressive breakpoint schedule as shown below:

ASSETS UNDER MANAGEMENT ANNUAL FEE	ANNUAL FEE
Up to \$499,999	1.20%
\$500,000 to \$999,999	0.90%
\$1,000,000 to \$1,499,999	0.70%
\$1,500,000 to \$4,999,999	0.50%
\$5,000,000+	0.35%

Our annual fee is prorated and paid quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter.

Example: A client with \$2 million of total assets under management would have a blended fee of .83% (a blended rate of the above schedule).

Tax Billing Rates: Contact our office for pricing related to your specific needs.



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Securities offered through Cadaret, Grant & Co., Inc., member FINRA/SIPC. Advisory services offered through Waterford Advisors LLC, an SEC Registered Investment Advisor. Waterford Advisors and Cadaret, Grant & Co., Inc. are separate entities.