

Committed to your financial well-being.

“Somebody’s sitting in the shade today because someone planted a tree a long time ago.”

~ Warren Buffett

Our Service Offerings

WATERFORD ADVISORS

716-580-3906 • www.waterfordadv.com



Why we are different.

Waterford Advisors delivers highly personalized services to a select number of families as they grow, manage, and protect their wealth. In a culture that will always be market-focused and performance-driven, we instead focus on your goals and a plan to get you there.

Many people assume that financial planning is all about money and wealth accumulation. We believe wealth is not measured in dollars, but in the absence of financial worry. Love of family and desire for self-determination and dignity is what matters to our clients, and to us.

That's where the Waterford difference begins.

Comprehensive financial planning— not just portfolio management.

First and foremost, we do not believe an investment portfolio is a financial plan. We do believe that a portfolio *serves* a financial plan. We also know that it is impossible to manage a portfolio without an intimate knowledge of income taxes and the role they play. As such, we insist that each of our advisors be a CERTIFIED FINANCIAL PLANNER™ (CFP) and a CPA or Enrolled Agent.

Exceptional service. Every day.

Timely, reliable service is key to building client confidence. To us, service involves everything from developing individualized financial strategies to returning phone calls and replying to emails promptly. We adhere to the highest professional standards and strive to exceed your expectations in everything we do.

Our relationship-driven team approach.

Waterford Advisors is stronger as a whole than as individuals, succeeding as collaborative members of the same team. We are individually and collectively responsible for the well-being of the firm and each client we serve.

Relationship-driven leadership. We share in each client's success by building lifelong, mutually-beneficial relationships based on trust and integrity. We've built our reputation by providing value to our clients in everything we do. It's why we limit the number of client relationships for each advisor to better provide leadership to each individual client.

Advice-based plans, not product-driven sales. We do not offer financial planning as a means to sell financial products. Instead, we empower you with client-centered, impartial advice that enables you to make informed financial decisions.



Where are you now?

In general, our clients belong in one of five distinct categories, each requiring unique, specialized attention.

- **Pre-retirees.** Generally in their 50s or early 60s, these clients are still in the wealth accumulation phase. They wonder if they are saving enough, if they are in the correct investment vehicles (i.e., taxable, 401k, Roth-IRA), and how to maximize tax efficiencies. They have often been sold financial products but have received little, if any, financial planning advice. They are unaware of the complex claiming strategies required for Social Security or Medicare rules.
- **Recent early retirees.** Often overwhelmed with the financial decisions they face, these clients are asking, "How much income will I need during retirement? How much health insurance is adequate? Do I need life insurance or long term care insurance? I need to turn retirement capital into a monthly paycheck, which investment vehicles should I withdraw capital from to provide income? How will Medicare changes affect me?"
- **Survivors.** Clients who have recently lost a spouse through death or divorce tend to be overwhelmed by the recent changes in their personal and financial lives. Some find themselves in charge of their finances for the first time. They often seek our services to guide them through family and personal matters as much as financial matters.
- **Family stewards.** Retired for a period of time, these clients seek to protect and grow their assets and ensure that unnecessary income and estate taxes do not erode them. They are concerned about the next generation and look to us as their trusted advisor.
- We also act as an advisor to the trustees for a number of **defined benefit and defined contribution plans.**

Other services

Waterford Advisors provides additional services which include, but are certainly not limited to, these areas:

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

Financial planning

Personal financial planning is a lifelong process to help you reach your financial goals and objectives. Because the strategies we recommend will have a long-term impact on your life, we invest a great deal of time getting to know you both personally and professionally.

Relying on a holistic philosophy of financial planning, we will gain an in-depth understanding of your entire financial picture. Our disciplined process helps us accurately identify concerns and opportunities and make recommendations to help you set and prioritize your goals.

With your goals in mind, we assist with implementing your financial plan. We regularly monitor your plan's progress and assist you with changes that inevitably occur as life progresses.

Unbiased, unique, comprehensive financial planning strategies guide everything we do at Waterford Advisors. Strategies include:

- Estate Planning and Wealth Transfer
- Risk Management and Asset Protection
- Retirement Accumulation and Distribution
- Investment Advisory Services
- Income Tax Planning and Preparation
- Elder Care/Long-Term Care
- Trust Opportunities

True financial planning is about creating a strategy that results in a roadmap to success. We take a comprehensive view of your current lifestyle, income, and personal relationships; establish clear, realistic goals for the future; and set a sound course to achieve those objectives.

Estate planning and wealth transfer

Proper estate planning allows you to plan for your loved ones without giving up control of your affairs and preserves what you have worked a lifetime to build. This gives you maximum flexibility to decide when and how your assets will be distributed.

A good estate plan helps you protect wealth, minimize estate tax, and provide a legacy for your loved ones. Our experience with a wide range of trusts and tools will help you employ charitable and other gifting strategies to take advantage of annual and lifetime estate- and gift-tax exclusions.

Most importantly, we will work with an attorney to ensure that the estate planning documents properly incorporate your wishes.

Life-changing personal events and ever-changing federal and state tax laws make estate planning a lifelong commitment that we review diligently.



Risk management and asset protection

Would your loved ones be able to maintain their lifestyle in the event of your death or disability? Would you have sufficient liquidity to pay off debts and fund your children's education? If you are a business owner, do you have an efficient way to fund a buy-sell agreement?

Providing for your loved ones in the event of death, disability, or personal liability loss is a vital part of your financial plan.

Because of the many risks that may jeopardize your income and wealth, Waterford Advisors analyzes your current insurance coverage to help you determine which risks you can and cannot afford to bear and mitigate any potential unwanted exposure.

Our goal is to help protect your assets if and when the unexpected occurs. We will assist you in evaluating and obtaining cost-effective insurance protection—including personal liability, property and casualty, disability, and life insurance.

Retirement accumulation and distribution

Proper retirement planning provides you with the security of knowing that you can enjoy your retirement lifestyle and never run out of funds.

Distribution portfolios must be designed and managed differently than accumulation portfolios. Factors such as sequence of return, inflation, spending levels, and longevity need to be addressed in distribution portfolios, but not in accumulation portfolios.

Once you reach retirement, we will provide ongoing counsel regarding the proper structure of your distribution portfolio and guidance on how to best receive your distribution.

Income tax planning and preparation

For any financial plan to succeed, we must strive to minimize taxes. From using tax-favored investments to setting up your assets in the most tax effective manner, Waterford Advisors offers tax-smart solutions to better achieve your financial goals.

Frequent changes in federal and state tax laws could increase the impact that income and estate taxes have on your plans. We prepare your individual, business and/or trust income tax returns and, for your peace of mind, we continually guide you through the complex income and estate tax issues you may face.



Investment advisory services

Whether your investment goals include wealth preservation, asset growth, current income, or minimizing taxes, it is critical that we understand your objectives before you invest. Waterford Advisors focuses on solid long-term performance consistent with your goals and risk tolerance—all within the context of the market environment.

Through our investment advisory process, we will:

- Evaluate your investment timeline and take the time to understand your risk tolerance toward investing.
- Employ a long-term, disciplined investment approach based upon asset diversification and strategic rebalancing. A diversified asset allocation is proven to have the most significant impact on overall long-term performance.
- Advise you on creating an investment policy statement custom-tailored to you and designed to maximize investment returns.
- Monitor your investment portfolio carefully to ensure that it remains consistent with your asset allocation and rebalance as necessary.
- Meet with you regularly to ensure our recommendations continue to support your goals and objectives.

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.

Assets Under Management	Annual Fee
Up to \$500,000	1.20%
\$500,001 to \$999,999	0.90%
\$1,000,000 to \$1,499,999	0.70%
\$1,500,000 to \$4,999,999	0.50%
Over \$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. Our minimum quarterly fee is generally \$1,500.



Mission Statement

The entire staff of Waterford Advisors LLC is committed to the successful execution of our firm's mission statement:

Waterford Advisors is a relationship-driven firm that delivers highly personalized services to a limited number of families as they grow, manage and protect their wealth. We are goal-focused and plan-driven wealth managers in a culture that will always be market-focused and performance-driven.

We will provide independent, objective, and unbiased financial planning advice. Our only allegiance will be to our clients. We will have an unyielding commitment to the achievement of our clients' financial goals and objectives. To that end, we are committed to continually improve our people, processes, services and facilities.

We will never lose sight of the basic premise that an uncompromising commitment to service and, above all, unquestionable ethics is the only true path to success.



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