

SERVICES

At Waddell and Associates, we offer more than just financial planning. We customize your portfolio and leverage our own resources to get you closer to your dreams. Our experienced and qualified wealth strategists are held to a fiduciary standard regulated by the Securities and Exchange Commission (SEC). In short, we always act in your best interest. Think of us as your personal Chief Strategy Officer. Tell us what your dreams are, and we can help guide you there.

asset management

We approach markets with conviction, investing our own hard-earned capital in the same investment strategies we recommend for our clients.

Financial Planning

By committing conceptually to managing net worth rather than just investment assets, our wealth strategists work with you to create and implement a strategic plan to help you realize your goals and dreams. We also periodically monitor and adjust the plan to keep you on track. We strive to not only act as your chief investment officer, but also as your chief financial and chief strategy officers.

LIFESTYLE CONSULTING

We have been there, done that, although we have yet to write the book! Our associates have children, grandchildren, spouses, ex-spouses, parents and grandparents and so, for so many potential life events, we have personal experience to bring to the table. We can help improve your lifestyle by providing the clarity you need. Rent vs. buy? Nanny vs. Au Pair? Whatever your situation is, we can help way beyond the numbers.

Education

Private or public? In-state or out-of-state? We engage you in the conversation of schooling – for whom? When? Where? How long? How much? Who's paying?! We can help you strategize the process and adjust the plan based on family changes and dynamics.

Distinctive Care Concierge

Planning doesn't stop when you stop earning income. Life's complexities don't end when your work life ends. W&A provides advice to help guide family members through what can be a very difficult and complicated process, especially if caregivers are not close by.

Strategic Philanthropy

Continue your family's legacy and support the causes that are important to you. We help guide you in determining tax-efficient methods to donate to the causes you are passionate about, as well as help manage charitable vehicles such as private foundations, donor-advised funds, and charitable trusts.

BUSINESS CONSULTING

Retirement Plans

We can help business owners implement cost-effective and transparent retirement plans that improve the overall employee benefits package by engaging employees and providing fiduciary protection for the owners. Our consultative approach aims to align retirement plan objectives to the most suitable plan structure, investment options, and providers.

Business Succession

Who will take over your business in years to come? Do you want to transition to the next generation of the family? Internally to management? Or to a strategic or financial acquirer? What if something happens to you tomorrow? We work with your legal, accounting, and valuation teams to eliminate the burden and coordinate the blueprint for a successful transition.

Employee Benefit Planning

Non-salary benefits provided by employers are great tools for recruiting and retaining talent. We work with business owners to help navigate and determine the benefits that best fit their organizational needs and objectives, and then assist in recommending potential providers to implement specific strategies and refine the plan.

Executive Benefit Planning

Executive benefits offer great opportunities to build wealth over time. We help our clients navigate the complexities of equity-based strategies like stock options, restricted stock grants, and deferred compensation or bonus structures to achieve financial independence.

Divorce

When should I file? What are the pitfalls? W&A's pre-divorce strategies can

help
identify potential issues while making this decision. We then work with you
and
your legal team to understand all the financial nuances and test each
scenario
during the negotiation process to assess viability. Once the dust settles,
W&A
is there to help you rebuild your new normal.

Estate & Wealth Transfer

Estate and wealth transfer strategies involve careful design and
implementation
to ensure your legacy. The starting point is to understand your current plan.
Does it fulfill your wishes? If not, we work with you and your estate
attorney
to design a blueprint that goes beyond mere tax savings to provide for future
generations, and chosen charitable organizations, while offering maximum or
minimum flexibility.

Tax Strategy Planning

We view tax strategy planning on two different levels. At the base level, we
strive to manage investment portfolios tax-efficiently utilizing strategic
tax
loss harvesting, managing assets with built-in gains for tax-efficiency and
risk-mitigation, and focusing on the type of investment and its tax
characteristics for the appropriate account type. At the next level, we
review
your income, expenses, assets, and liabilities to recommend, coordinate, and
help implement strategies to improve your overall tax burden.

Insurance Analysis

We identify gaps in your financial plan that could potentially be mitigated
with
insurance products. We don't sell insurance but, more importantly, we are
held
to a fiduciary standard and required to work in your best interests, so our
unbiased analysis can offer recommendations for providers as needed.

Concentrated Stock Position

There are significant risks in relying heavily on one specific asset to
achieve
your financial goals. After evaluation of the portfolio, if concentrated
positions are identified that could affect their likelihood of realizing
short-
and long-term goals, we develop tax-efficient strategies to effectively

reduce
this risk.

W&Ai INVESTMENTS

Not ready to explore a full-blown wealth strategy relationship? For an initial investment of \$5,000, you can have access to an investment portfolio actively managed by W&Ai's Investment Committee.