WHY A PERSONAL CFO

If you were the CEO of a Fortune 500 company, you would undoubtedly have a CFO on your staff to ensure that all of the company's financial goals are met, right?

It's our belief at **The Wealth Consulting Group** that no one who has accumulated wealth, or is in the process of accumulating wealth, should treat their own money any differently. As **YOUR Personal CFO**, we work with you to help you manage your financial life by navigating the complexities of creating and keeping wealth.

Since 1997, we have built our practice by focusing on client service and caring passionately about each of our clients pursuing their financial goals and dreams. Our team of skilled planners, specialists and our investment committee bring all of our resources together to develop a plan so you can pursue your dreams and work towards your personal definition of true wealth. By this we mean the things that money can't buy and that death can't take away – the time spent with loved ones, the memories garnered over a lifetime, the impact you have on loved one's lives – the things that will last long after we're gone.

We would love to meet you and your significant other and have a conversation in a comfortable environment to share with you how we can be of assistance in helping you pursue **your** personal financial goals.

"**Our Mission** is to act as our clients' **Personal CFO**, simplifying their lives by helping identify their personal definition of true wealth and by being the catalyst in filling in any gaps in their wealth plan, while providing a level of service that goes beyond their expectations."

–Michael Woitkoski, Managing Partner

PERSONAL CFO SERVICES

- Comprehensive Financial Planning
- Retirement Planning
- Investment Management
- Insurance Planning
- Education Planning
- Estate & Legacy Planning
- Executive Compensation and Benefits
- Employee Benefits

CONTACT US

The Wealth Consulting Group | 7676 Hazard Center Drive, Suite 1050 | San Diego, California 92108

MICHAEL WOITKOSKI
Managing Partner, Personal CFO
Phone: (619) 546-6090
michael@wealthcg.com
CA Life Insurance License #0B93309

ALISSA TODD
Wealth Advisor, Personal CFO
Phone: (619) 269-5806
alissa@wealthcg.com
CA Insurance License #0L00408

ANGELIQUE SCIBILIA
Executive Assistant
Phone: (619) 269-5712
angelique@wealthcg.com

MEET MICHAEL WOITKOSKI & HIS TEAM

Michael Woitkoski, Managing Partner & Personal CFO

As your Personal CFO, I work with you to design and implement your Wealth Plan, Investment Portfolios and Insurance Plans. For over 20 years I have been helping our clients - individuals, families, and closely held businesses - simplify their lives by being the "go to" for all their financial needs and questions.

After growing up in Western Massachusetts, I earned a B.A. in History from Trinity College in Hartford, CT and moved to San Diego shortly thereafter to begin my career in financial services. My wife Mary and I have a son, Joey, and two cats, Gelato and Spumoni. I am a member of the Advisory Committee of the FACE Foundation (the Foundation for Animal Care and Education,) which is an organization that provides financial assistance to animal owners who are unable to afford the cost of their pets' emergency veterinary care. In addition, I spend a lot of time playing with Joey, traveling, golfing and watching baseball and football.

Alissa Todd, Wealth Advisor, Personal CFO

As your Wealth Advisor & Personal CFO, I work with you to design and implement your Wealth Plan, Investment Portfolios, and Insurance Plans. I specialize in helping professionals in their 20s and 30s use money as tool to pursue living a life you love. We learn what is most important to you and then create a plan to help you pursue financial independence so that you can live your life by design, not default. Prior to joining The Wealth Consulting Group, I worked under the direct mentorship of a seasoned portfolio manager at a Fortune 100 Company.

I am bilingual in English and Japanese and am a board member of the Japanese American Citizens League San Diego chapter. Outside of work, I enjoy going on hikes in San Diego and practicing yoga. I grew up in Europe so I enjoy travelling and trying new foods from different cultures.

Angelique Scibilia, Executive Assistant

On our team I work as an executive assistant to advisors Michael Woitkoski and Alissa Todd. I pride myself on my extraordinary organizational skills as well as my ability to get tasks done in a timely manner. My goals involve growing within the company where I can continue to learn and contribute as much value as possible to the team. I am also very excited to go above and beyond to exceed client's expectations.

Prior to joining The Wealth Consulting Group, I was an executive assistant for four years at a Tax/Accounting Company.

In my spare time, I enjoy going to beach as well as spending time with my two dogs.

Amber Kodad, CFP®, Director: Advisor Resource Center

On our team, I work with Mike to create and develop meaningful strategies for your Wealth Plan to help you work toward achieving your goals. I am a CERTIFIED FINANCIAL PLANNER™ and have my MBA in Business Management.

In my spare time, I like to go on hikes with my husband and dog; I also enjoy wine tasting.

The Wealth Consulting Group

How We Support You

Client (You)

Our Team

WCG Resources

Wealth Planning

Amber Kodad
Gabe Adams
Rafael Melendez

Investment Strategy Committee

Mark Senseman
Bill Helke
Matthew Pierce

Advanced Planning Team

Ray Bell

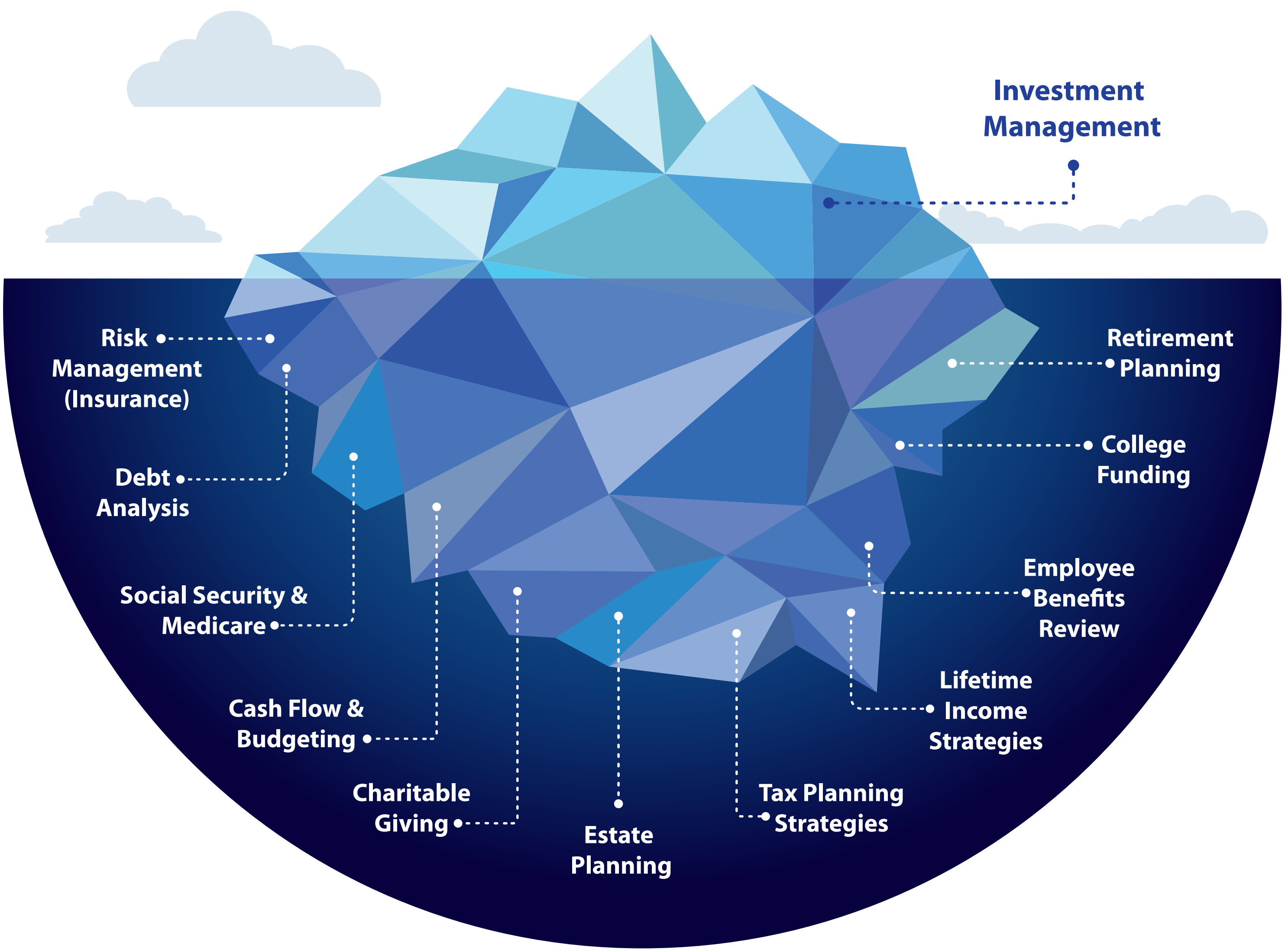
Strategic Relationships

LPL Financial

Your Partners -CPA -Attorney

What is Comprehensive Wealth Planning?

Our role as your **Personal CFO** and **Wealth Advisor** is to look at all areas of our clients' wealth. Our team manages investments and also understands and analyzes topics below the waterline, which are often hidden from plain sight. Looking at all areas of our clients' wealth is called **comprehensive wealth planning**, and helps guide you, your family, and your team to make the best decisions to make your money and wealth work for you.



The Wealth Consulting Group

The Personal CFO Process

05

Commitment to You

- Regular Check-ins
- Reassess Goals, Objectives, Strategies

04

Create Implementation Strategy

- Investments
- Insurance
- Taxes & Legal

03

Build Your Personal Wealth Plan

- Modeling "what if" Scenarios
- Investment & Insurance Analysis
- Review Action Plan

02

Gather Your Information

- Financial Documents
- Data Verification
- Set up your Personal Financial website

01

Identify Your Vision & Goals

- Tell us Your financial story.

The Wealth Personal CFO Process is a process that involves identifying needs and objectives, establishing priorities based on your values, and implementing options.

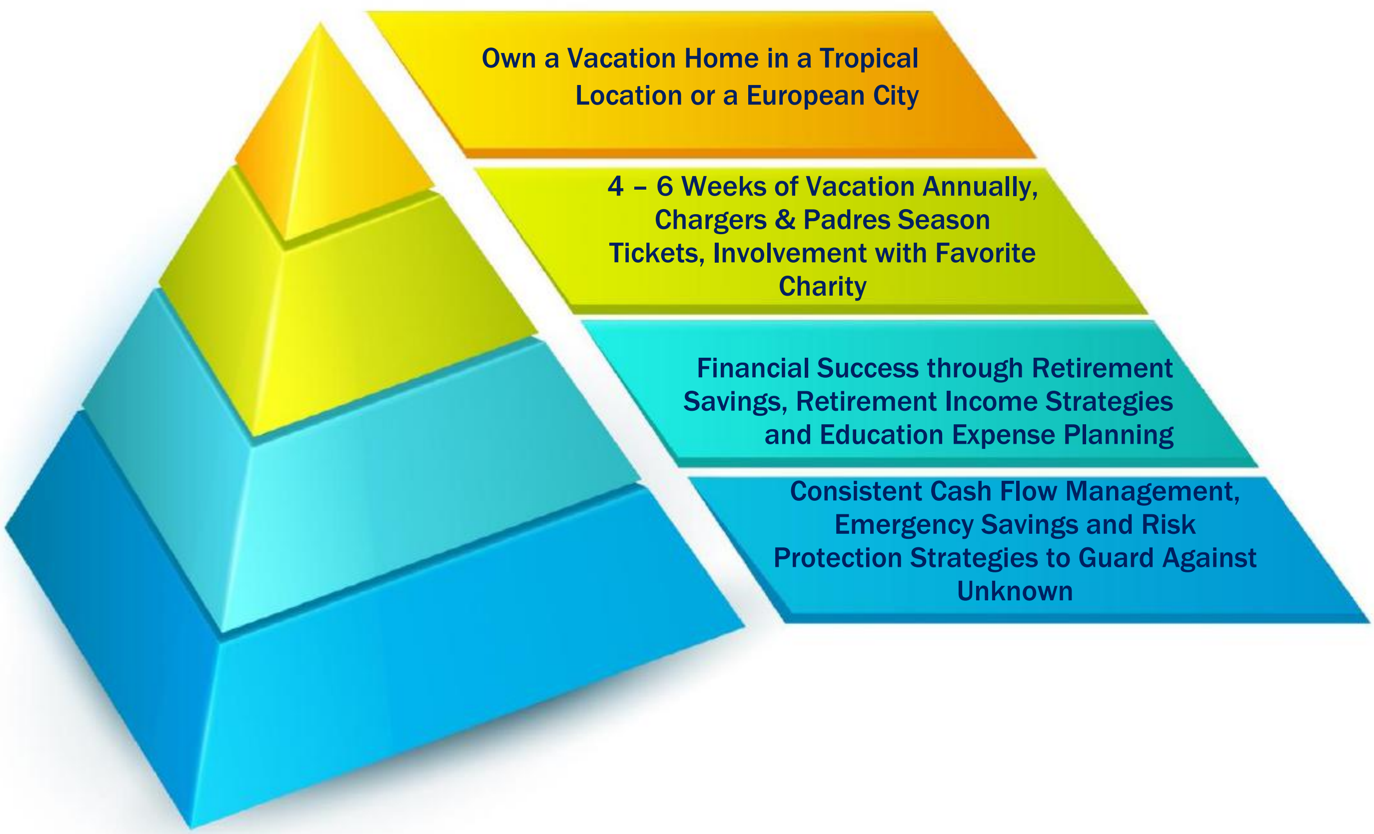
John & Jane's
Values Aligned Money Compass
January 1, 2016

Top of Mind for John & Jane:

- Accountability Regarding Finances
- Cash Flow Management
- Wealth Planning for the Future
- Organize and Consolidate Existing Accounts

What John & Jane look for in an Advisor:

- Objective Guidance
- Reputation
- Trust
- Knowledgeable
- Understanding of our Needs/Wants

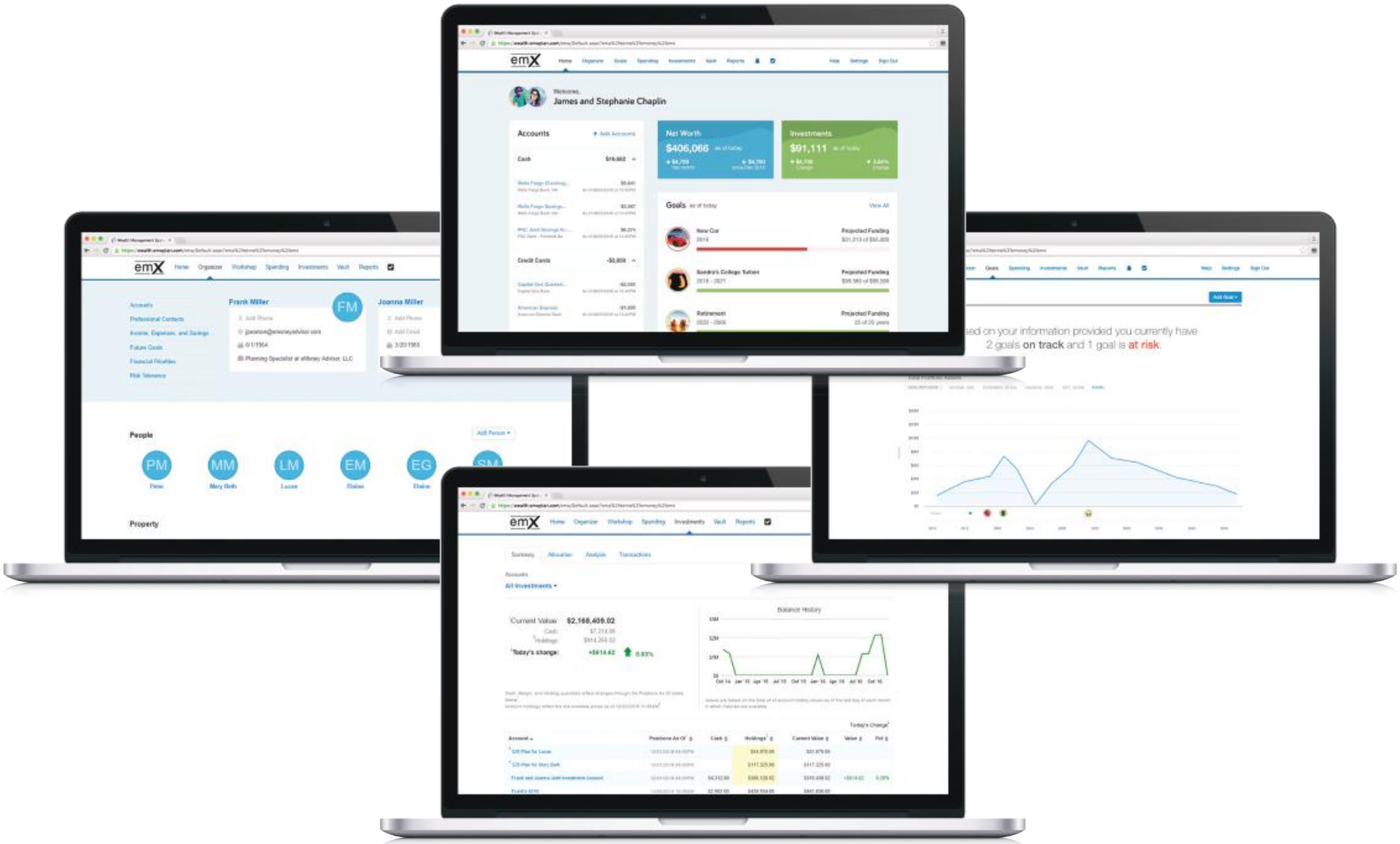


www.MyWealthCG.com

YOUR PERSONAL FINANCIAL WEBSITE

Take Control of Your Financial World

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being.



Organize. Monitor. Collaborate.

ORGANIZER
Connect all your accounts for a consolidated view of your entire financial picture.

INVESTMENTS
Interactive charts and detailed views help monitor all your accounts.

SCREEN SHARING
Join a screen sharing session quickly and easily for interactive planning anytime, anywhere.

VAULT
Safely store your most important financial documents, accessible 24/7.

TRACK SPENDING
Know how much you're spending, and where.

BUDGETING TOOLS
Set budgets to help reach your savings goals.

MOBILE
A complete financial picture available on your smart phone.

GOALS
See if you're on target to reach your most important goals.

The Wealth Consulting Group

Client Engagement Models

PERSONAL CFO SERVICE

Comprehensive wealth management is the integrated process of managing an individual's or a family's wealth from all aspects of planning.

This process aims to help you identify and achieve your personal definition of true wealth – what is truly important to you in life. By examining your current financial situation, discussing your dreams and goals, and designing a roadmap that includes specific action items, we help you work towards achieving your goals while simplifying your life.

Comprehensive Planning* can help with:

- Cash Flow & Debt Management
- Investment Planning
- Retirement Planning
- Worksite Benefits
- Tax Planning
- Estate Planning
- Risk Protection

ASSET MANAGEMENT

We work with you to create your **investment strategy** - a plan for how your investments will be allocated. The plan is tailored to you and is designed after a detailed analysis of your investment goals, saving patterns and risk tolerance.

Your **customized portfolio** is diversified across multiple asset classes, potentially reducing your overall portfolio risk. Your plan can be adjusted as your investment goals, income and lifestyle change. You have 24-hour access to online accounts showing detailed net worth, account holdings, activity and performance.

Transparency of fees: Annual management charge is based on the amount of assets, not on investment selection or number of trades.

PRODUCT SERVICES

Transactional services and strategies are based on your specific needs and personal situation.

Insurance

- Life Insurance
- Long-Term Care Insurance
- Disability Income Insurance
- Group Health & Dental

Investments

- Retirement Accounts for Individuals & Business Owners
  - IRAs (Traditional, Roth, Simple, SEP)
  - Solo 401(k)
  - Profit Sharing Plans
- Stocks, Bonds, Mutual Funds
- Fixed & Variable Annuities
- College Savings Plans

*Your plan may be implemented through the financial institution of your choice

The Wealth Consulting Group

Investment Portfolios

<-----Family Index Number---->

Risk Profile | Conservative | Income/Growth | Growth/Income | Growth | Aggressive Growth

Strategies

Income Dividend | Traditional | High Impact | ETF | Stock

Third Party Stress Reviewed | ISC Committee | Morningstar | F1360 | LPL Research

Tax-Sensitive

Taxable

Traditional

Tactical

Why Our Clients Choose Us

The Wealth Consulting Group

I. Personal CFO Approach

- In-depth discovery and active listening helps us understand your vision, goals and personal definition of true wealth
- A personalized “values aligned money compass” is developed that provides clarity about today’s goals and presents “what if” scenarios
- Clear recommendations that simplify complex issues, spell out options, and ease implementation

II. Exceptional Guidance

- A credentialed and experienced team that innovates and provides meaningful perspective at every stage of life
- A sophisticated yet understandable investment approach that is researched, risk-managed, disciplined, and tied to your goals and objectives (family index)
- Collaboration with professionals across multiple financial disciplines to implement and fully integrate your plan

III. Memorable Service

- A firm wide commitment to exceeding your expectations around accessibility and responsiveness
- Ongoing communication allows us to check progress, re-assess your goals, and allows us stay ahead of forward-looking, wealth-related issues
- Taking an interest in your life and passions creates clarity around your priorities and builds trust

Confidence that comes from clarity and preparedness for today and the future

Comfort in knowing you have an experienced team in your corner working in your best interest

Assurance that comes from a long-term relationship built on understanding