

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
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CONTACT US

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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 a 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.

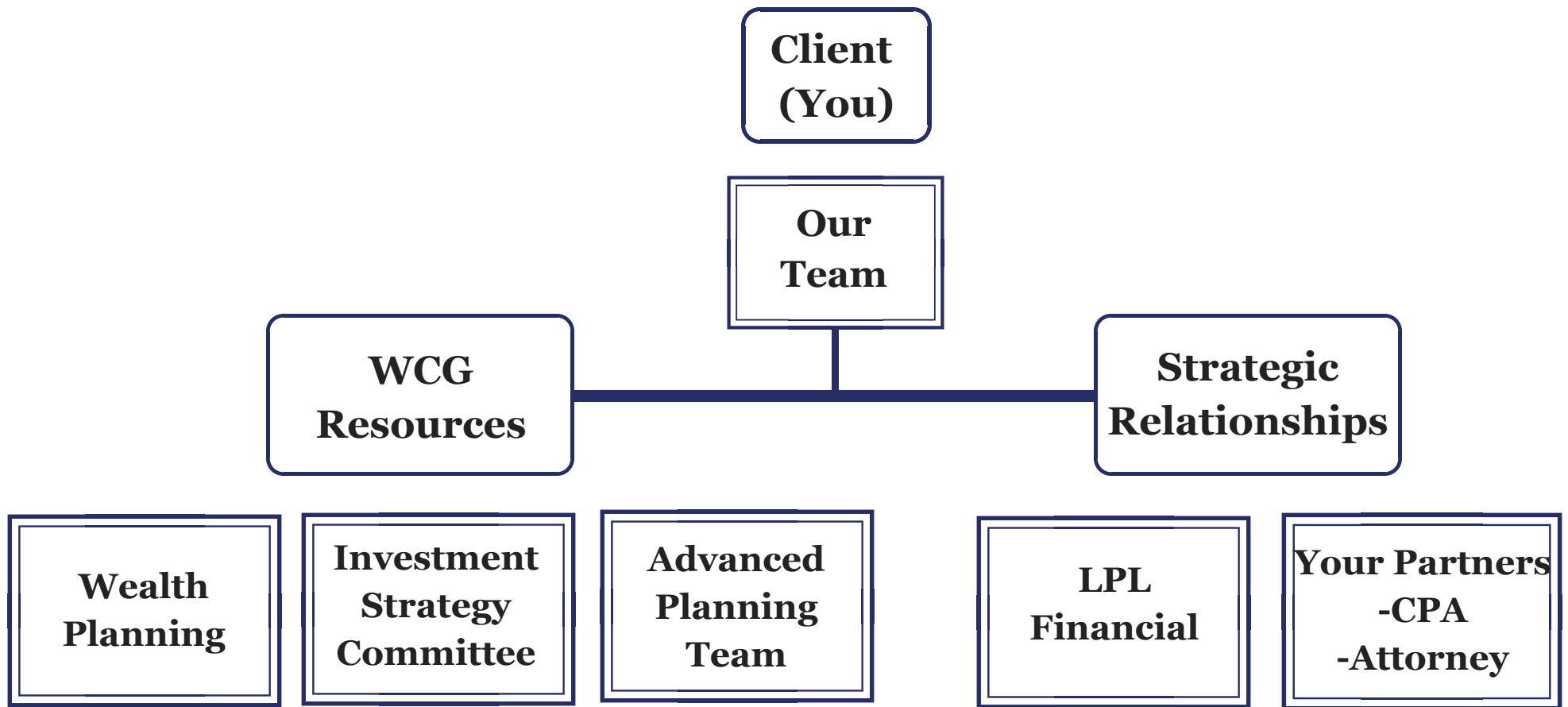
Amber Kodad, CFP®, Director: Advisor Resource Center



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.

How We Support You



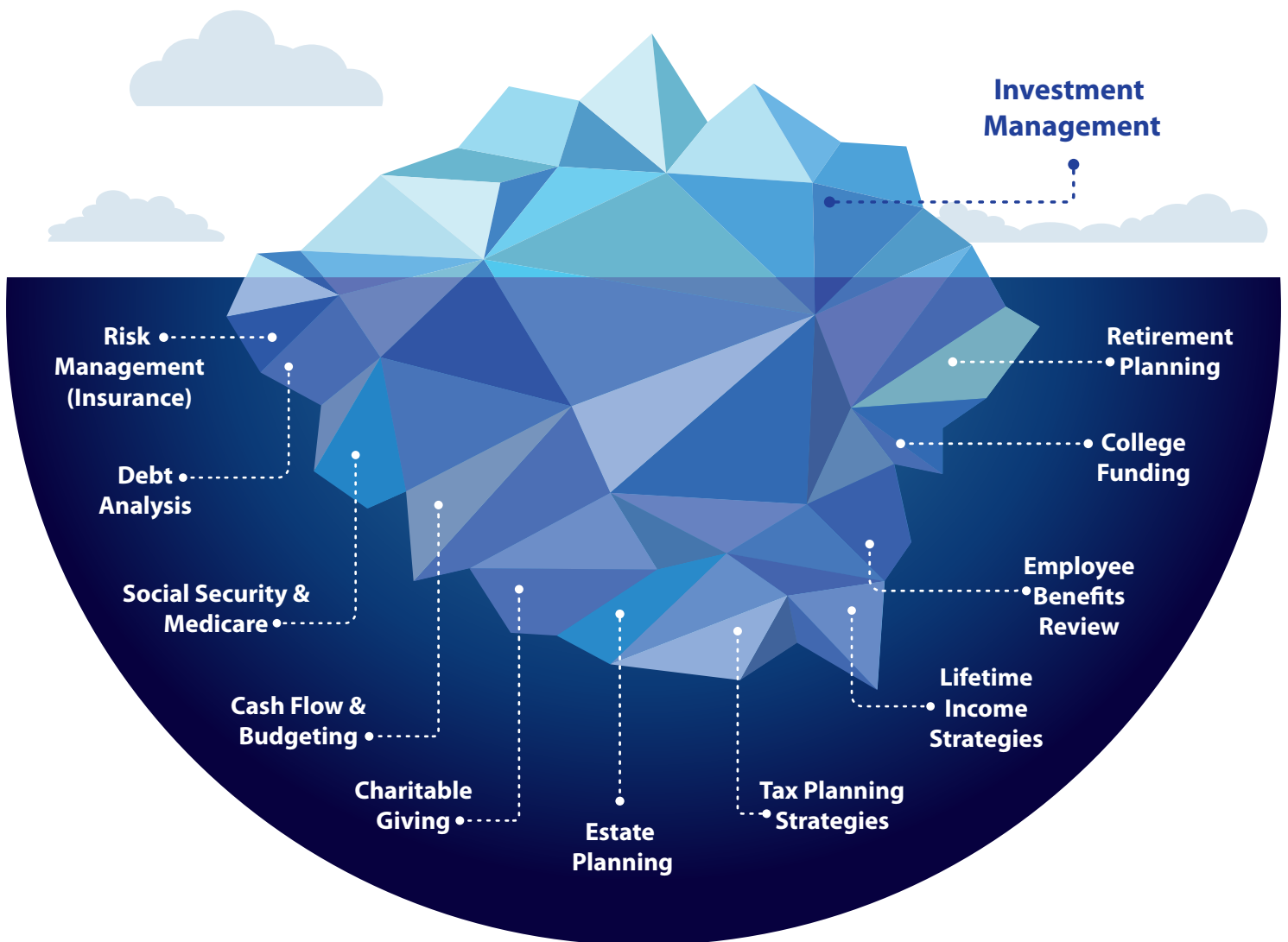
Amber Kodad
Gabe Adams
Rafael Melendez

Mark Senseman
Bill Helke
Matthew Pierce

Ray Bell

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.



Menu of Services

CORE FINANCIAL SERVICES

- Personal CFO Service
- Strategic Investment Management
- Retirement Planning & Income Strategies
- Insurance (Life, Long Term Care, Disability)

STRATEGIC FINANCIAL SERVICES

- Cash Management & Budgeting
- Investment Income Strategies
- Social Security Planning
- Education Planning
- Coordinating with your Professional Contacts (Attorney, CPA, etc)

BUSINESS OWNER

- Business Valuation
- Succession Planning
- Employee Benefits
- Key Person Planning
- Retirement Planning
- Business Liability Insurance

WEALTH TRANSFER & CHARITABLE

- Estate Planning
- Asset Protection
- Family Governance
- Charitable Planning

CONCIERGE SERVICES

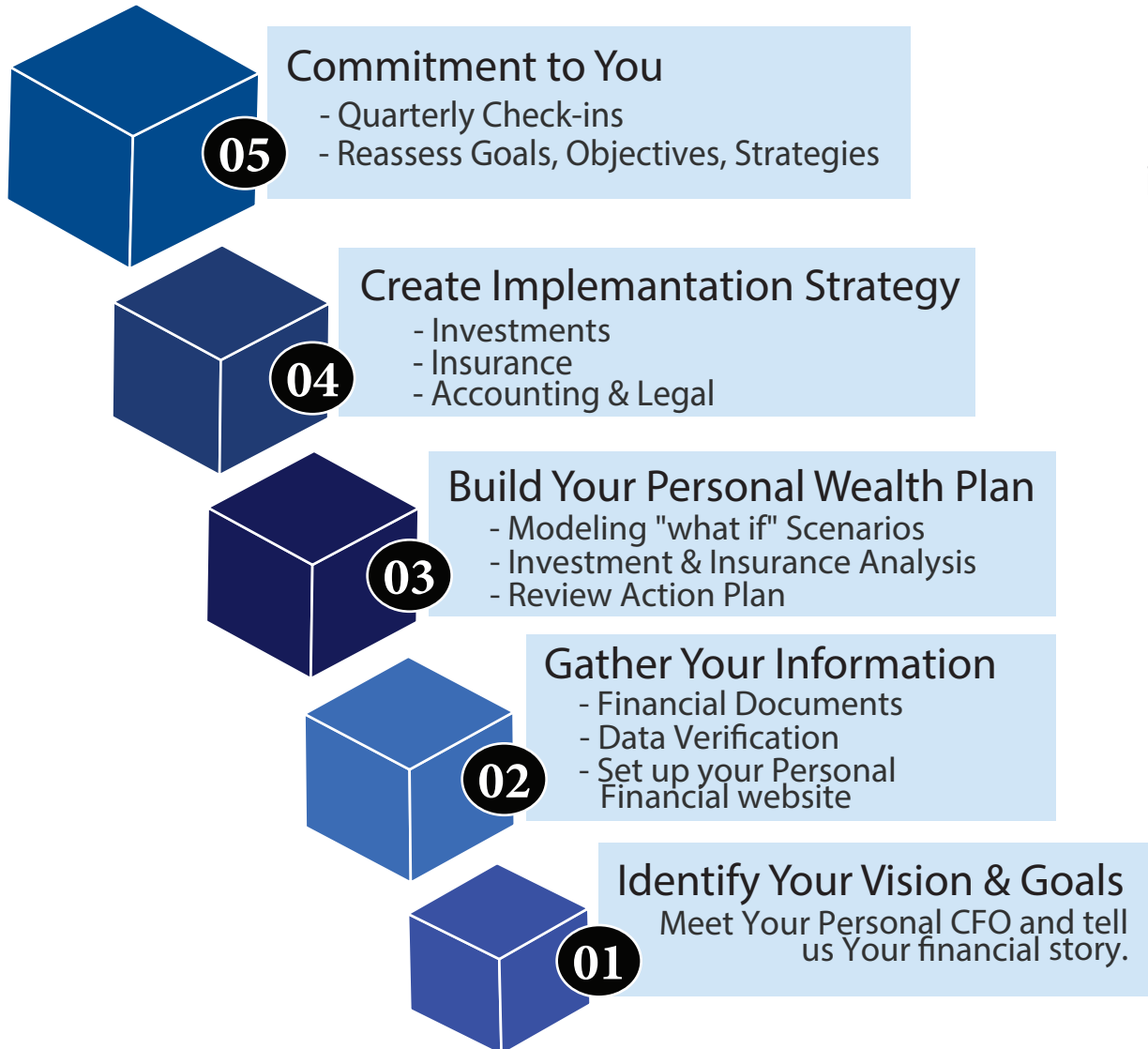
- Financial Fitness
- Family Financial Fitness
- Personal Financial Website
- Online Account Accessibility
- Family Education Coaching
- Healthcare Planning

REFERRAL SERVICES

- Tax Planning
- Trust Planning
- Home & Auto Insurance
- Real Estate (Loans, Purchasing, & Selling)
- Family & Employment Law



Wealth Planning Process



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

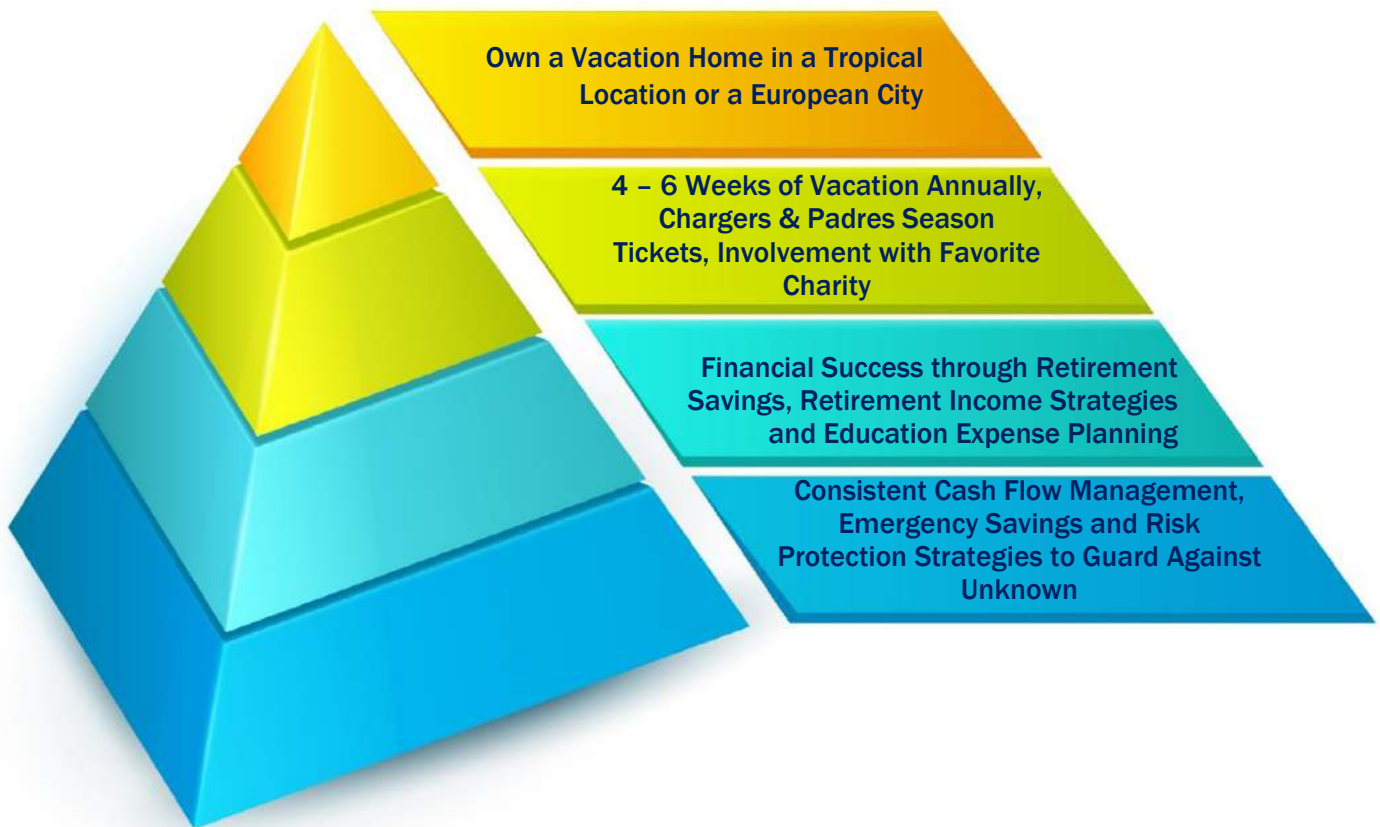
John & Jane's Values Aligned Money Compass January 1, 2016

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



Michael Voitkoski is a Registered Representative with securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, a Registered Investment Advisor. WCG Wealth Advisors and The Wealth Consulting Group are separate entities from LPL Financial.

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.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, LLC a registered Investment advisor. The Wealth Consulting Group and WCG Wealth Advisors, LLC are separate entities from LPL Financial.

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

Tax and legal services are not offered by The Wealth Consulting Group, WCG Wealth Advisors, LPL Financial or affiliated advisors. Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, a registered investment advisor. WCG Wealth Advisors and The Wealth Consulting Group are separate entities from LPL Financial.

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

No strategy assures success or protects against loss. Investing involves risk, including possible loss of principal. The portfolios presented above range from those suitable for investors with a low risk tolerance and shorter time horizon to those suitable for investors with a higher risk tolerance and longer time horizon, moving from left to right under the Family Index Number. Individual client portfolio holdings can be customized to meet investment objectives of tax-conscious investors. Tactical overlays available in some portfolios. The financial consultants at The Wealth Consulting Group are registered representatives with and securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through WCG Wealth Advisors, a registered investment advisor. WCG Wealth Advisors and The Wealth Consulting Group are separate entities from LPL Financial. Morningstar and Fi360 are separate, non-affiliated entities.