BGM WEALTH PARTNERS

Wealth Builder

YOU'VE GOT GOALS—WE HELP YOU REACH THEM

THE WEALTH BUILDER PROGRAM

You need ongoing financial support and advice. Yet many traditional wealth management firms won’t work with you because you haven’t accumulated enough assets.

Wealth Builder is designed to help people just like you. No account minimums are required. Just a desire to work with a financial partner who can help you grow your wealth over the long term.

How It Works

We designed Wealth Builder for people working on their first half million. We focus on flexibility and convenience as we partner with you on the building blocks to grow your wealth.

We'll continuously collaborate with you to address the building blocks most important to you, like cash flow, debt, and 401(k)s. There'll be some advance work, like sending us documents. Then our firm will meet with you in person or online to work on your next steps.

You'll leave the meeting with items already checked off the list, plus easy-to-follow recommendations to do on your own. We can help you implement the more complicated steps or refer you a professional, like an attorney or CPA. And you get to rest easy knowing that you always have access to an advisor whenever new concerns arise.

Who We Are

We are an independent, fee-only Registered Investment Advisory firm based in Bloomington, Minnesota. We take our fiduciary obligation to you seriously, making recommendations in your best interest. As CERTIFIED FINANCIAL PLANNER™ professionals, we make it our goal to offer straightforward financial and investment guidance so you can live the life you want.

PRICING

We keep our prices straightforward so you know exactly what you are paying for and what you are getting for your money.

Ongoing: annual fee (billed monthly or quarterly) depending on the program you sign up for

With our asset management program, we build a portfolio to help meet your financial goals, then monitor your investments to make sure they stay on track. We will help you build your wealth to $1 million.*

*Asset management fee applies after $500,000 in assets.

Choose from two programs:

$2,400 a year — **FOUNDATIONAL**

$3,600 a year — **ENTREPRENEURS**

WHAT TO EXPECT

We want you to take charge of your finances, and we've designed Wealth Builder to do just that.

Each of our building blocks consists of a:

- **Pre-meeting:** We'll work on information gathering, collaborating with you about your goals and asking you to send us any necessary documents.
- **Meeting:** This interactive meeting is where we get things done. We can meet in person or electronically—either way, we'll walk you through our to-do list and get started on checking off the items.
- **Post-meeting:** We'll send you a summary of our meeting and recommendations by email so you have a copy to refer to.

BUILDING BLOCKS

Debt and Cash Flow

Getting a handle on debt is no easy task. Interest rates, forgiveness, consolidation, refinancing—needless to say, there are a lot of moving parts. We help you to get your finances on track, under control, and working toward your goals.

- **We will help identify opportunities to pay off debt, consolidating when it works best for you, and maximize cash flow.**

Employment Benefits and Decisions

When is your next open enrollment? Have you taken advantage of all that your employer offers? Do you understand your stock options and how vesting may affect your long-term goals? Do you have questions about a career change and potential benefits compared with current ones?

- **We will walk you through your benefits to make sure you are maximizing them, and we'll give you a schedule of what to do and when to do it.**

Taxes and Strategy

Tax returns tell a story. Are your returns telling a story that reflects your values and goals? Together we'll collaborate on how to reduce your taxes with an eye toward how your returns reflect your vision, such as charitable giving.

- **We'll go through your latest tax return line by line, offering insights on minimizing taxes and aligning them with your values.**

Financial Firsts

Buying your first home. Having your first child. Starting your first business. Diving in to your first remodel. Many times the first step we take toward financial health stems from a "first" type of question. We work through the one-offs in your life, and of course, we can always revisit this building block as you encounter more firsts.

- **We'll offer timely feedback and specific solutions for the "first" in your life, with an eye toward how this first maximizes your overall financial situation and goals.**

Insurance

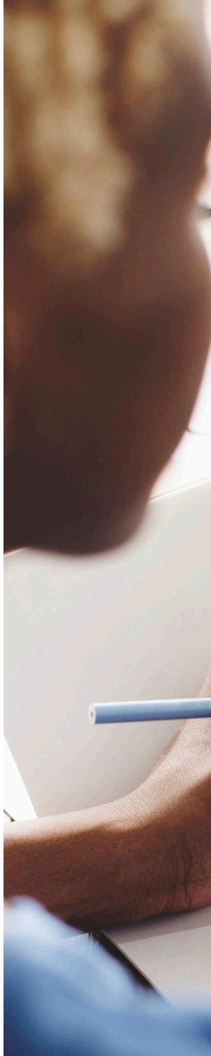
Are you protected? From homeowners insurance to life insurance to long-term disability protection, many people feel overwhelmed by the multitude of insurance products and confused about how those products apply to them. We walk you through your needs, benefits, and insurance gaps.

- **We'll collaborate on filling in any insurance gaps, and if needed, we'll refer you to a trusted professional who will circle back with us on how they helped you.**

Safeguarding your family

There's more to protecting your family than insurance. We'll help you answer questions like "I'm having my first child—how can I secure my family's future?" We take a look at everything from wills to trusts.

- **We walk you through the estate planning process to help make sure your plan reflects your values. If you don't already have an estate planning attorney, we provide a referral to one we trust to draft your documents and loop back to us when they're done.**



ENTREPRENEURS

We offer a program for business owners because business owners have unique needs. As an entrepreneur, you've got to:

- Protect your business
- Protect your family

Sometimes those needs feel like they're competing, and you have to find the right trade-off between the needs of your business and the needs of your family

As with our regular program, we'll work with you to check your most immediate needs off your to-do list.

Plus, each year we'll collaborate on:

- **Company opportunities,** making suggestions on opportunities to use your compensation to benefit your family.
- **Insurance gaps,** suggesting coverage that can reduce threats to business and family
- **Tax planning,** to help you minimize your taxes and increase your returns

CONCLUSION

Wealth Builder is for people like you—people who have goals for their life and want a partner to help reach them.

We don’t require that your portfolio be a certain size to work with you. We just want you to be excited about a collaboration that addresses your financial concerns through concrete steps to take here and now.

If you’re ready to get things done, please reach out. We’ll be thrilled to talk with you.


Let us help you reach
your goals.
Sign up for Wealth Builder today. Contact us at 952.844.2500
or info@bgmwealth.com.

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