FINANCIAL PLANNING AT THE SPEED OF LIFE

WHY FINANCIAL PLANNING?

Managing your personal finances can get complicated quickly. That's why it's important to choose a qualified mentor who can provide guidance through life's financial changes.

Synergy Wealthcare Solutions is proud to offer financial advice to help you develop a healthy relationship with money, create meaningful change in your life, and invest in your future.

FEE-ONLY

I'm paid directly by you for the financial advice and services provided. Fees are transparent and agreed in writing without any fine print. You'll never pay hidden fees or commissions.

FIDUCIARY

Your best interests always come first, are free from conflicts of interest, and are held to the highest ethical standards. Any financial advice or investment ideas are designed to help you achieve your goals.

INDEPENDENT

I'm not affiliated with any brokerage firm. Our long-term relationship is built on trust and delivery of the highest-quality personal financial services without conflicts of interest.

MEET HAYDEN MCCOY

I'm a fee-only Certified Financial Planner, Enrolled Agent, and Certified Tax Coach, who specializes in helping my clients understand their finances, make tax-smart decisions, and invest wisely. I work virtually with people who desire personalized financial guidance, accountability, and assistance to analyze opportunities or address challenges.

I bring a unique perspective to financial planning, combining the power of advanced tax reduction strategies with personal financial guidance so my clients can save on taxes and fund their dreams.

Finance and taxation are my two greatest passions that led me to establish Synergy Wealthcare Solutions. I guess you could say I'm living the dream by doing what I love most...saving my clients thousands every year in needless advisory fees and taxes!

FINANCIAL PLANNING SERVICES

COMPREHENSIVE PLANNING

Financial planning is not a one-time exercise; it's a continuous process that requires focus, commitment, and communication to succeed. Together, we design a custom financial plan tailored to your current situation and financial goals. Then, we meet regularly to track your progress and adjust for life's changes.

PROJECT-BASED ENGAGEMENTS

If you're someone who prefers a planning checkup or a stand-alone plan with input from a financial expert, this option could be perfect for you. Every project comes with a full recommendation report with 2 months' post-engagement support so you can implement your plan with confidence.

HOURLY CONSULTING

For specific financial or tax advice, I can work with you on an hourly basis. This is best for those who desire a little help implementing plan recommendations, or who want periodic tailored advice without a comprehensive financial planning subscription. The advisory scope and estimated time to complete are always agreed in advance before any work starts.

ADDITIONAL SERVICES

Because everyone has a unique financial situation, my services are designed to address a variety of topics, from investing to Social Security planning to taxes!

INVESTMENT & WEALTH MANAGEMENT

Whether you're brand new to the markets or are a seasoned investor, it's critical to have investments aligned with your lifestyle, risk tolerance, and financial goals. I've partnered with Potomac Fund Management to offer curated funds that minimize your risk exposure and maximize your investment potential. For those who invest more than $500,000, ongoing financial planning can be included in the AUM fees.

INVESTMENT PORTFOLIO & RISK TOLERANCE ANALYSIS

Do you know whether your investment portfolio adequately reflects your risk tolerance and objectives? By utilizing a straight-forward risk questionnaire and sophisticated analysis software, I'll provide a comprehensive review of your current portfolio in comparison with your overall risk tolerance. I'll also identify how you can develop a portfolio aligned to your goals while mitigating unnecessary risk. You'll have peace of mind knowing your own risk score and how to keep your portfolio aligned with your goals.

SOCIAL SECURITY PLANNING ANALYSIS

Are you interested in maximizing your Social Security benefits but aren't sure when to apply? With a few key pieces of information, I'll produce a customized report that addresses scenarios relevant to you, such as:

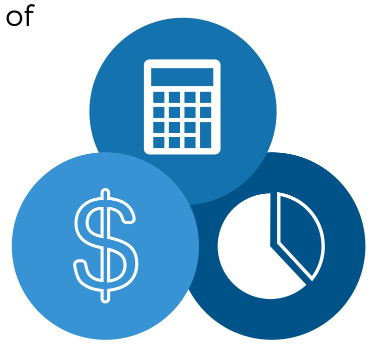
- **Retirement spending break even** - if you're retiring before age 70, find out how much of your spending need will be met by Social Security vs. other personal resources.
- **Reinvestment break even** - if you plan to invest your Social Security benefits and draw from other sources of income, use this report to discover your ideal claiming age.
- **Spousal planning** - find out the lifetime and survivor benefits after the death of one spouse, including which scenario has the highest lifetime benefits consistent with your goals.
- **Survivor planning** - widows and widowers can determine when to claim their survivor benefit as it best coordinates with their own retirement benefit.

TAX PREPARATION

Preparing your tax returns keeps my fingers on the pulse of your financial well-being. Because I'm already in touch with your personal finances, I'm aware of both your tax saving opportunities as well as potential tax pitfalls.

ADVANCED TAX REDUCTION PLANNING

For business owners, entrepreneurs, and investors who want serious tax savings, I design customized tax strategies. Advanced tax planning combines many little-known techniques and 100% legal strategies into a powerful plan designed to deliver thousands in tax savings every year.



FINANCIAL PLANNING FEES

COMPREHENSIVE FINANCIAL PLANNING

Initial planning fee: $500 - 3,000

Monthly subscription fee: $249 - 599

Financial planning requires an initial payment to get started, and then a monthly subscription fee for ongoing plan management. The price is based on the complexity of your situation. There are no annual contracts or asset minimums, and you can adjust your services without penalty.

Your subscription includes:

- Discovery meeting & current situation summary
- Comprehensive investment portfolio review
- Full plan & delivery meeting
- Prioritized action checklist
- Checkup meetings every 3-6 months, or as needed
- Annual comprehensive plan review
- Access to financial planning software

PROJECT-BASED ENGAGEMENTS

Stand-alone plan fee: $1,500 - 5,000

These one-time plans include an analysis of your current situation, development of a personalized plan, and a comprehensive report with recommendations. You can choose to implement the recommendations yourself or enlist my support on an hourly or ongoing planning basis. The price is based on the complexity your situation as well as the type of project.

Your plan includes:

- Organization of your information & data
- Discovery meeting & current situation summary
- Full plan & delivery meeting
- Prioritized action checklist with recommendations
- 2-3 months post-plan Q&A support
- Access to financial planning software for the duration of post-plan support

HOURLY PLANNING

My rate is $250 per hour for financial & tax consulting services.

ADDITIONAL SERVICES FEES

These optional services add value to your financial plan, or they can be purchased individually.

SOCIAL SECURITY PLANNING ANALYSIS

$250 for a comprehensive report with the scenarios of your choice, and a 30-minute review session.

Included in project-based retirement plans & comprehensive financial planning.

INVESTMENT PORTFOLIO & RISK TOLERANCE ANALYSIS

$250 -$1,000 based on number of portfolios and size of holdings. This price includes a 30 minute review session.

Included in comprehensive financial planning.

INVESTMENT MANAGEMENT

Blended annual fee starting at .8% based on total assets under management, as shown in the table below:

Assets Under Management	Tiered Annual Fee
$1-$500,000	0.80%
$500,001 - $1,000,000	0.70%
$1,000,001-$3,000,000	0.60%
$3,000,001 and Above	0.50%

ADVANCED TAX REDUCTION PLANNING

Fees are based on the complexity of your situation.

ANNUAL TAX PREPARATION

Fees are based on the complexity of your situation.

QUICK START SESSION

Do you have pressing financial questions you'd like to resolve quickly?
Meet one-on-one with an expert to get both answers and peace of mind.

One-time fee: $599

In this 90-minute session, we'll discuss 2-3 questions of your choice covering topics such as:

- Budgeting & debt management
- Investment advice
- Insurance review or advice
- Tax planning
- Education funding options
- Employee benefit analysis
- Retirement planning & funding
- Estate planning

Before our meeting, you'll complete a questionnaire and detail your specific questions. This ensures I'm fully prepared and receive any other relevant information or documents in advance of our session.

I'll perform additional research after our discussion to ensure my recommendations fully consider your situation and desired outcome.

2-3 days after the meeting, you'll receive an email containing:

- A current situation summary
- A summary of our main discussion points
- My list of recommendations and considerations

To clarify any questions about the recommendations, you'll also receive 2 weeks' post-meeting Q&A support via email.

CLICK TO SCHEDULE YOUR SESSION

Quick Start Sessions are scheduled at least one week in advance

BONUS!

If you decide to become a comprehensive financial planning client within 6 months of our session, the cost of the meeting will be applied towards your initial planning fee!

LET'S GET STARTED

If you're interested in working together, I'd love to get to know you better in a free 30-minute strategy session. Meetings are scheduled at least one week in advance. After scheduling, I'll send you a questionnaire and access to a secure online vault where you can upload documents.

I look forward to planning together at the speed of your life!

SCHEDULE A MEETING

Click to book a free 30-minute strategy session on my calendar

Call **817-210-4009** to talk with me directly

Email me at **hayden@wealthcareforlife.net**

FIND OUT MORE

Click to visit my website **synergywealthcaresolutions.com**

Click to **sign up for Get It Together**, my complimentary financial organization course

CONNECT ON SOCIAL MEDIA

Hayden McCoy, CFE, CAMS, EA, CTC, CFP®

facebook.com/synergywealthcare/

Hayden McCoy is a proud member of the following organizations: