WILLOW CREEK
FINANCIAL SERVICES, INC.
A WEALTH MANAGEMENT FIRM

## Looking for Financial Guidance?

TODAY'S FINANCIAL WORLD is complex and challenging. Conflicting expert opinions, uneasy stock markets and global economic uncertainty require experienced, objective financial guidance - whether you are a sophisticated investor or just beginning to make smart use of your money.

Individuals, families, pension and profit sharing plans, entrepreneurs and charitable organizations have been relying on Willow Creek Financial Services, Inc. for their wealth management needs since 1984.

## What is wealth management?

It is a recent buzz word but an old concept in the world of financial planning. The goal of wealth management is to provide personalized financial advice and comprehensive solutions to help you reach your short and long-term objectives. That could be everything from what to do with an unexpected inheritance to the best course of action at retirement to setting up an effective charitable giving plan.

At Willow Creek Financial, we view wealth management as a life planning tool, focused on broader range goals than just traditional financial planning and asset management. We have discovered that it is easier for you to make meaningful financial decisions when considering all the important aspects of your life – be it family, career or legacy.

## Primary Services

We integrate the art of financial planning with the science of investing, delivering both with highly personalized service. Working as your primary financial resource, we help you:

**Organize your finances and define your personal goals**
**Coordinate strategic solutions with your financial challenges**
**Integrate the best advice of your other trusted advisors**
**Focus on living a comfortable and secure life**

**We base our investment management philosophy on disciplined academic research and financial science.**

**We can help you with...**

- Cash Flow Planning
- Net Worth Analysis
- Risk Management
- Retirement Planning
- Investment Management
- Individual Bond Purchases
- College Funding
- Tax Planning
- Real Estate Consulting
- Mortgage Analysis
- Business Strategies
- Sudden Money
- Charitable Giving

## Financial Planning Solutions

We help you determine the most effective steps to reach your financial goals. Your plan is custom-tailored and updated regularly so you can continue to make informed financial decisions even as events and situations change.

## Investment Solutions

We base our investment management philosophy on disciplined academic research and financial science. This thoughtful and prudent approach, combined with staying informed on world-wide capital markets and their wealth-creating potential, allows us to create globally diversified, tax-efficient portfolios.

We provide continuity to portfolio management by being sensitive to today's markets, seeking to maximize after-tax total return and capitalizing on market volatility with our innovative portfolio rebalancing methodology. This reinforces the classic successful investor "buy low – sell high" strategy.

*Additional strategies supported by academic research include…*

- Institutional "asset class" equity management which consistently beats the returns of active managers
- A tilt towards value and small cap dimensions leading to enhanced return premiums over conventional stock indexes
- Cost-effective investing which increases net returns and boosts the probability of achieving personal financial goals and objectives

## Service Excellence

At Willow Creek Financial Services, Inc., we understand that you expect excellent ongoing personalized service. Our advisors and support staff know that you trust and rely on us. Our goal is to help you make sound financial choices giving you the peace of mind that comes from knowing you have planned well. Then you can focus on getting the most out of life.

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### We Use These Tools For Enhanced Portfolio Return...

- ASSET ALLOCATION
- ASSET LOCATION
- TAX MANAGEMENT
- PORTFOLIO REBALANCING
- LONG-TERM PORTFOLIO DISCIPLINE
- TRADE EXECUTION
- LOW-COST INSTITUTIONAL INVESTMENTS
- SAVINGS/DISTRIBUTIONS PLANNING
- ROUTINE PORTFOLIO REVIEWS

**For more details check out our website at www.wcfsinc.com or give us a call at 800-696-8096**