

Thirty years to build it. Fifteen minutes a quarter to look after it.

Westhill is a fee-only advisory for families holding **\$2M to \$40M** in investable assets. One named advisor, one plan that covers investments, tax and estate together — and not a single product we are paid to sell you.

WHAT YOU ARE ACTUALLY BUYING

THREE THINGS, AND ONLY THREE

01

An advisor with a name

Dana Kohl or Elena Marsh takes the relationship and keeps it. No pooled service desk, no annual reassignment, no junior reading a model portfolio off a screen.

02

A plan that includes the tax bill

Portfolio, gifting and Roth conversions modelled in one place, so a strong year in the market does not arrive with an April you did not plan for.

03

Written before it is said

Every recommendation reaches you as a two-page memo — assumption, alternative, cost — three days before the meeting. You decide in your own time.

\$1.4B

ASSETS UNDER ADVICE

217

CLIENT FAMILIES

14 yrs

MEDIAN RELATIONSHIP

4

ADVISORS, BY DESIGN

0

COMMISSIONS TAKEN,
EVER

FEES, IN FULL

BILLED QUARTERLY IN ARREARS

First \$5,000,000 of assets under advice	0.65% a year
Every dollar above \$5,000,000	0.40% a year
Standalone financial plan, credited in full if you engage us	\$6,500
Commissions, referral fees, revenue sharing, custody markups	None

Assets are custodied in your name at Schwab or Fidelity; transfers out are made in kind, so nothing is sold to leave.

STRAIGHT ANSWERS

“We already have a broker.”

Most families do when they call. Send three statements and we will tell you the all-in cost you are paying, expense ratios included — the ones that never reach a bill.

“Our situation is complicated.”

Concentrated stock, a business sale, a trust with three generations inside it — that is the work. A portfolio that fits on one page does not need us, and we say so.

“What if we want out?”

Thirty days' notice, no exit fee, no surrender period, nothing proprietary to unwind. You keep the plan and the memos; they were written for you, not us.

“They talked us out of the deal we called about. It cost them a fee and saved us \$400,000.”

CLIENT NOTE · SEATTLE · RELATIONSHIP SINCE 2014 · NAME WITHHELD AT THE CLIENT'S REQUEST

Ask for the forty-five minute review.

No presentation, no product, no follow-up you did not ask for. Bring last year's statements; we will show you what we would change and what we would leave alone.

ELENA MARSH

elena.marsh@westhill.co

(206) 555-0173 · westhill.co/review