Viewpoint
FINANCIAL NETWORK

THE VIEWPOINT ADVANTAGE

When you engage with us

You will have convenient access to our experienced wealth management team, led by your own dedicated Senior financial Advisor to help you define your goals, understand your options, and proactively work with you to develop and implement a clear plan.

- Highly trained client service professionals are accessible in person, via phone, and online.
- Access to specialists in a variety of professional financial disciplines, i.e. tax, legal, insurance.
- Access to Viewpoint Financial Investment Committee to provide up to date and meaningful insight on various financial topics.
- Financial Planning Tools, including state-of-the-art software programs, resource guides & tools designed to include you in the planning process, by taking part in developing possible solutions to reach your goals.

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"Legally obligated to act in your best interest..."

Investment Services

Your adviser can help you choose an investment strategy based on your preferences and feelings about risk, pro activity monitoring those investments so that they continue to meet your changing needs.

Personal Strategic Investment Design
Portfolio Monitoring and Rebalancing
Socially Responsible and ESSG (Environment, Social & Governance) Portfolio Screens
Tax optimization
Management of Inherited Complex Holdings
Online Desktop and Mobile Account Access
Annual Investment Review
Timely communication with our "best ideas" regarding current financial topics and market changes

PLEASANTON HEADQUARTERS
7011 Koll Center Parkway, Suite 260
Pleasanton, California 94566

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925-227-8858 | Fax 925 2278859

Wealth Management and Advisory Services

We can help you build a personalized plan around your full financial picture designed to help you to pursue multiple goals, grow your wealth, and take care of the people who matter most to you.

Navigate Life Changes and Stages
Financial Decisions Support (including insurance, home, finance, stock options, and compensation)
Financial and Retirement Planning with online Client Portal Access
Retirement Plan Strategies & Income Planning
Pre-Post-Divorce Planning
Individual Retirement Plan Benefit Reviews
Individual IRAs
Education Planning
Charitable Planning
Business Planning
Wealth Planning (Estate, Tax, Legacy)
Health and Long-Term Care Planning
Budgeting and Cash Flow Analysis
Estate Settlement Services (Minimizing probate costs & estate taxes, Control distributions)

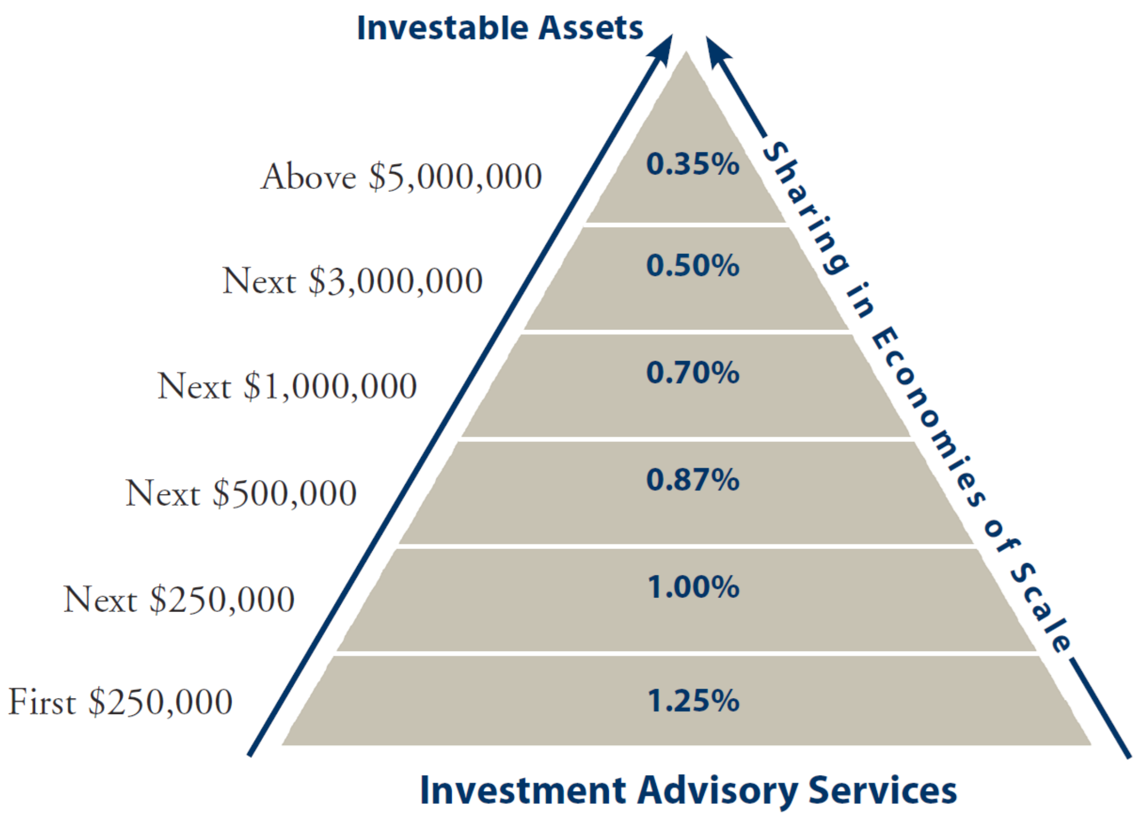
Benjamin Wong (CA Insurance License #065937) is a registered representative and investment adviser representative with and offers securities and advisory services through Commonwealth Financial Network, member FINRA/SIPC, a registered investment adviser. Fixed insurance products and services offered by Benjamin W. Wong, CFP® and Associates.

INVESTMENT ADVISORY FEE SCHEDULE

Fee Descriptions

As and investment advisory client of Viewpoint Financial Network, you will be charged a fee based on the percentage of investable assets, as shown in the diagram below. As your assets under management increase, the fee percentages decrease. In and effort to get you to the discounted levels, we aggregate the accounts in your household. For example, if you have an IRA, a trust account, and an individual account, those would all be combined in determining your fee. **For our investment advisory clients with assets under management in excess of $1M, we will typically offer our wealth management services for no additional fee.**

If we are providing you with wealth management services on a standalone basis, our fee structure is based on the level of services provided and time needed to help reach your goals. We will always discuss with you, **in advance**, any additional fees for work outside of the scope of our normal services, so there won't be and surprises. Unlike other professionals, we do not bill by the minute or charge by e-mail. We encourage you to call us if you have any questions on any of our services fees.



In addition to the annual management fee, PPS Custom Program Clients may pay transaction charges, administrative charges, and miscellaneous account fees and charges, as described in the Master Services Agreement (MSA) or PPS Client Agreement (as applicable) and Commonwealth's ADV Part 2A Brochure.

Planning & Advice

As your needs in life change, so does the help you require. At every turn, we're here to help you plan-- from investment strategies, to complex wealth management needs, to managing your portfolio.

Estimated Stand Alone Wealth Management Fee Structure

CLIENTS NET WORTH	YEARLY FEE
Below $2,000,000	$750 - $2,500
$2,000,000 - $3,499,999	$2,500 - $5,000
$3,000,000 & Above	$5,000 - $10,000