ReFrame Wealth

Financial Planning For Life-Long Learners

Our Vision

Our vision is to help you reimagine the meaning of wealth. ReFrame Wealth is a safe space for planners and clients, working side-by-side to solve money puzzles, realign resources, and set goals that will make a difference. As a true fiduciary, ReFrame Wealth offers holistic financial advice, empowering clients to make financial decisions the same way they live their lives—with clarity, intention, and integrity.

Our Mission: ReFrame Wealth

Our clients dedicate their lives to improving the lives of others through research and education. They have no time for suits, mahogany desks, or confusing financial jargon. ReFrame Wealth offers the clarity, comfort, and confidence you need to make smart financial decisions—so that you can get back to what matters most.

Transition to Retirement

Reflect on your finances, turn retirement savings into a reliable paycheck, and plan for your next adventure.

Social Security Strategies

Maximize possible benefits, now or over a lifetime. ReFrame Wealth can help you choose the best strategy for your situation based on numbers and facts.

Healthcare Decisions

Make wise, compassionate healthcare planning decisions. Our integrated elder counseling team can help you navigate medical benefits, aging services, and dementia care.

Investments

Our investment philosophy is simple: use academic research to build portfolios that perform for our clients. Your portfolio will reflect your investment preferences, as well as your risk tolerance. As the markets move, we take advantage of the opportunities that arise.

Tax Planning

Optimize your financial decisions with tax-smart strategies designed to help you avoid paying more than your fair share.

Charitable Giving

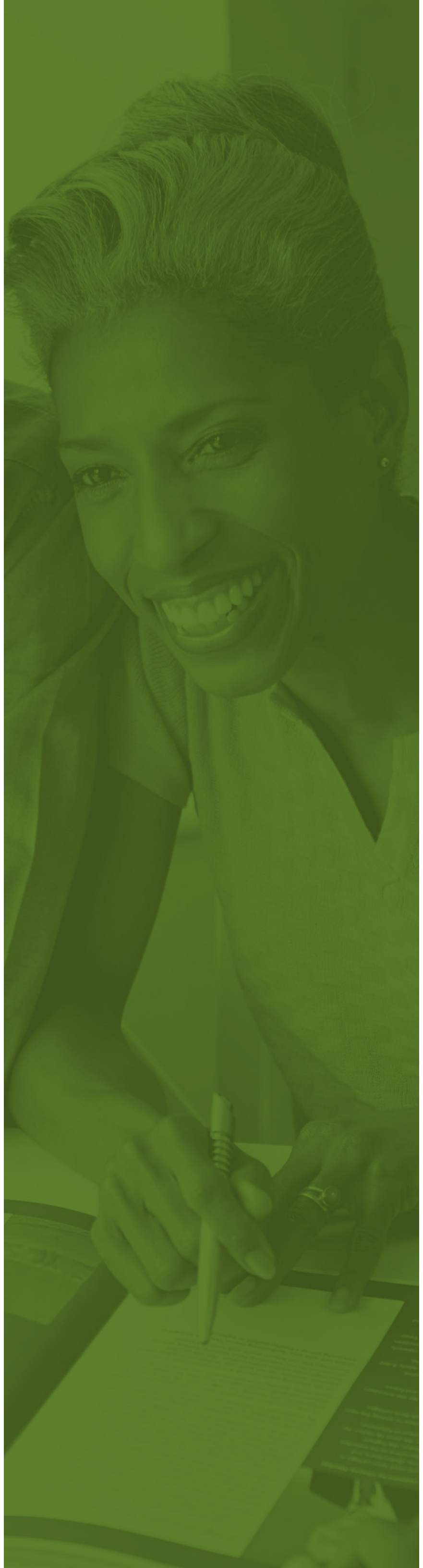
Accomplish more good in the world. We believe that charitable giving is not an afterthought. Your decision to spend, invest, save, or give can have a tremendous impact on the community and the world at large. Let the ReFrame Wealth team help you implement the strategies to leave this planet a little better than you found it.

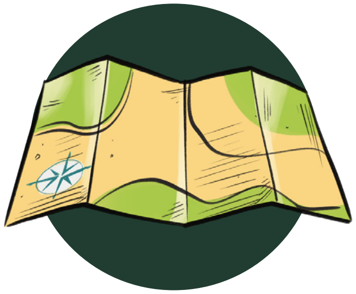
Our Clients

ReFrame Wealth offers independent financial advice for life-long learners who live in service to others. Our clients appreciate ReFrame's fiduciary, holistic, and nuanced approach to financial planning.

Empty Nest

- My parents are getting older. What options are there to help care for them—and how can we pay for it?
- How do we balance caring for aging parents and helping the kids with college expenses?
- I am wondering about changing careers. Can I afford to do it?
- I left my old retirement savings account at my last job. Was that the right thing to do?
- I still have debt. Is it more important to pay off the debt or to save for retirement?
- Should we consider downsizing our home since it's just the two of us living here now?



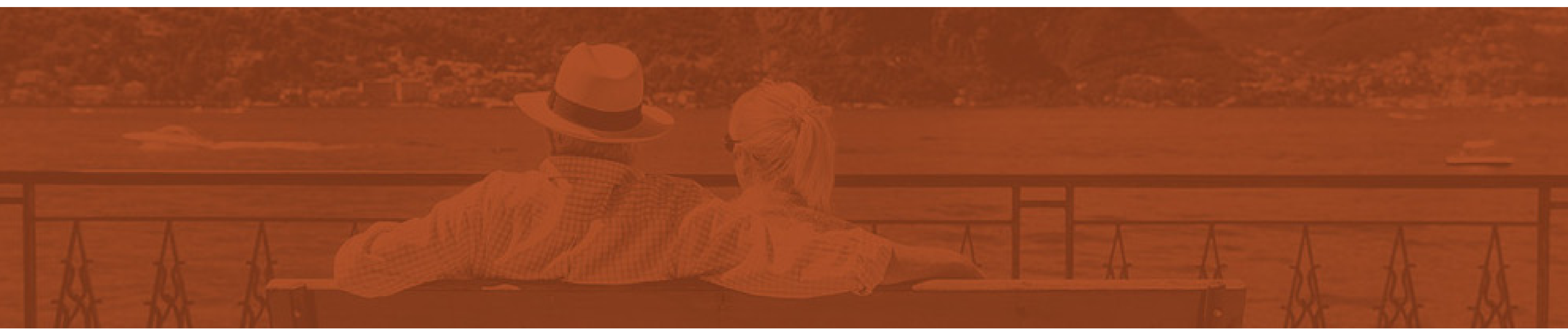


Pre-Retirement

- I make good money, but how do I know that I'm saving enough to live on in retirement?
- Does a phased retirement make sense for me? What would that look like?
- Should I retire and go into consulting?
- I know I should be paying more attention to my 401(k), but I'm not sure what I should be looking for.
- I think I've been a good saver—but how do I know when it's safe for me to retire?
- I'm getting re-married. Should we keep our assets separate, or is it better to combine everything?
- When should I retire? And how much will it cost us to do the things we want to do?

Retirement

- When should I claim Social Security?
- I'm pretty healthy right now, but how should I estimate future healthcare costs?
- I finally have time to volunteer for my favorite charity. How can I help them financially, as well?
- How do we make sure we have enough to live on while also giving to the causes we care about?
- Will we have enough money to be comfortable as we age?
- Are there any tax strategies that will help us make the most of our wealth?
- What is an estate plan? I don't think I am wealthy; do I need to have one?



Our Process

The state of "not knowing where you stand financially" can be stressful. We want our clients to feel better from the moment they walk through the door. Here is what you can expect:

Exploration Meeting:

Time to ReDiscover

Design Phase:

Time to ReImagine

Sharing Meeting:

Time to ReCommend

Implementation Meeting:

Time to ReAlize

Ongoing Support:

Time to ReView

Our Team

ReFrame Wealth began with a vision of reimagining the meaning of wealth. Our purpose is to empower clients to live a life of clarity, intention, and integrity. We enter every conversation with an open heart and an open mind. Our goal is to change the way our clients feel about money—and to make the time you spend with your financial planner a turning point in your financial life.

Tom Massie
CFP®
Founding Member
and Financial Planner
Financial professional since 2011

Melanie C. Simons
CFP®
Founding Member
and CEO
Financial professional since 2005

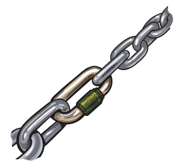
Mitchell Falter
AIF®, CFP®
Founding Member
and Financial Planner
Financial professional since 1998

Jessie Doll
CFP®
Founding Member
and Financial Planner
Financial professional since 2009

Our Impact

ReFrame Wealth set out to prove that wealth management could be done differently. We believe that the world is ready for financial advice that is non-judgmental, service-centric, and unquestionably without conflict. Our goal is to empower clients to explore and elevate what's possible with their money. We proudly serve our extended community through pro bono financial planning services, financial literacy programs, and charitable giving—because everyone deserves to feel good about their money.

Empowerment



Inclusion and Equity

Financial Literacy

Social Impact

Data-Based Decisions

Connection

Our Pricing

At ReFrame Wealth, we sit next to our clients—not on the opposite side of a negotiating table. When you win, we win. This partnership approach is reflected in our transparent pricing. We believe that you deserve to know exactly how much you're paying, and what you get in return.

ReFrame Wealth offers fee-only services with a fee that is calculated as a percentage of the assets that we manage (or advise on) for you. We believe that our pricing model provides you, our client, with cost-effective, comprehensive financial services—without having to worry about expensive proprietary products, hourly fees, or commissions.

Billing for accounts managed directly by ReFrame Wealth

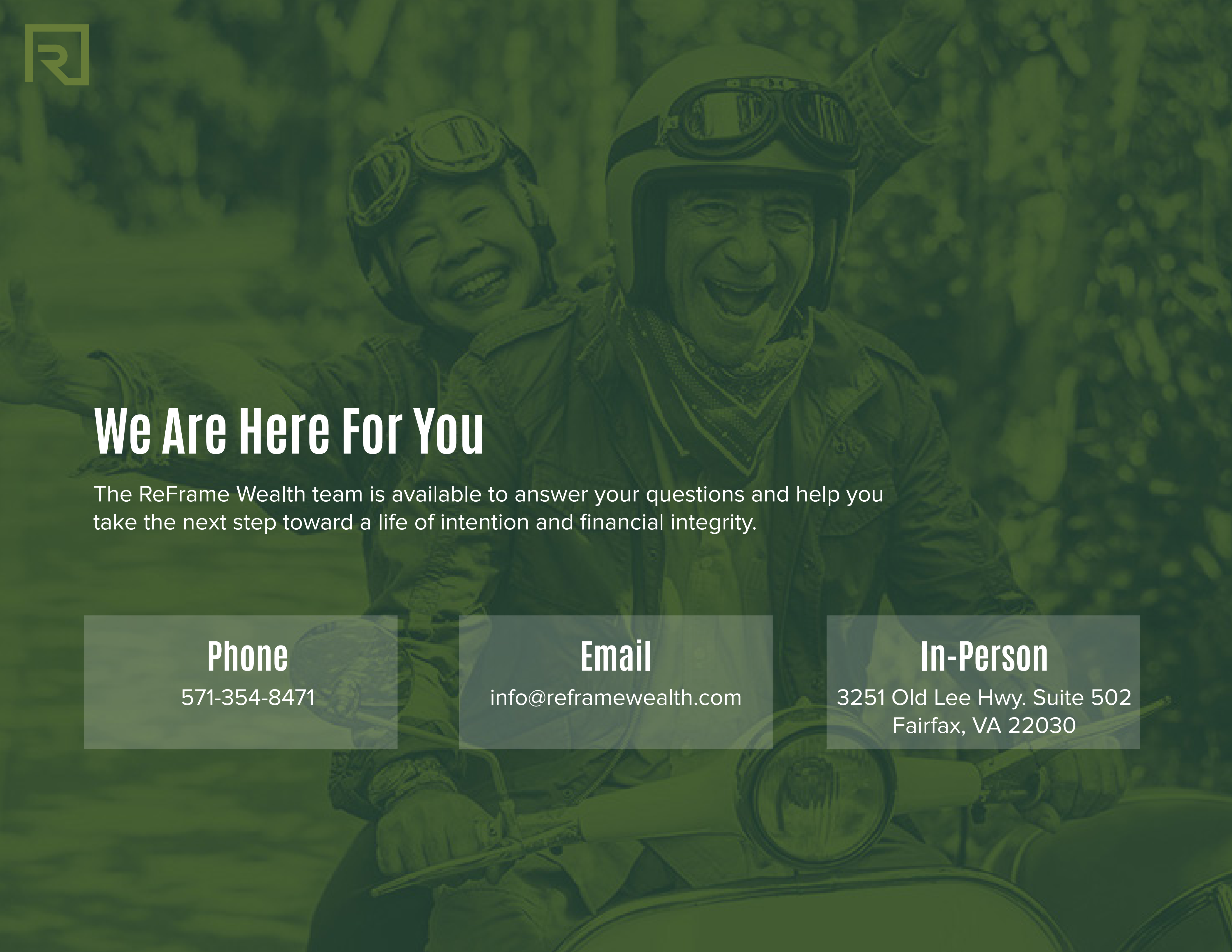
Your Assets Under Management (AUM) fee covers investment management, the financial planning that our team does on your behalf, as well as Life Care Planning with LionHeart Eldercare & Consulting. See our Investment Advisory Agreement for more billing details.

Assets Under Management ($)	Annual Rate (%)
Up to $1,000,000	1.00%
Next $1,000,000	0.85%
Next $3,000,000	0.75%
Next $5,000,000	0.50%
Over $10,000,000	0.40%

Billing for assets under advisement

If you have “immovable” or “held away” funds in an employer plan, or a custodial account that you wish to leave where it is, ReFrame Wealth can monitor those accounts and provide ongoing recommendations for you. In this case, we charge a fee for “Assets Under Advisement” or AUA and bill you directly. See our Investment Advisory Agreement for more billing details.

Assets Under Advisement ($)	Annual Rate (%)
Any amount	0.60%



We Are Here For You

The ReFrame Wealth team is available to answer your questions and help you take the next step toward a life of intention and financial integrity.

Phone

571-354-8471

Email

info@reframewealth.com

In-Person

3251 Old Lee Hwy. Suite 502
Fairfax, VA 22030

Disclosures

ReFrame Wealth, LLC (“ReFrame Wealth”) is a registered investment advisor. Advisory services are only offered to clients or prospective clients where ReFrame Wealth and its representatives are properly licensed or exempt from licensure. ReFrame Wealth and its advisors do not provide legal, accounting, or tax advice. Representatives have general knowledge of the Social Security tenets. For complete details on your situation, contact the Social Security Administration.

The information provided is for educational and informational purposes only and does not constitute investment advice and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status, or investment horizon. You should consult your attorney or tax advisor.

ReFrame Wealth operates in partnership with third-party providers including LionHeart Eldercare, LLC and Capital Directions, LLC. All pricing outlined in this brochure is inclusive of expenses related to partner services that are provided directly through ReFrame Wealth.

No investment strategy or risk management technique can guarantee returns or eliminate risk in any market environment. All investments include a risk of loss that clients should be prepared to bear. The principal risks of ReFrame Wealth’s strategies are disclosed in the publicly available Form ADV Part 2A.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www.ReFrameWealth.com