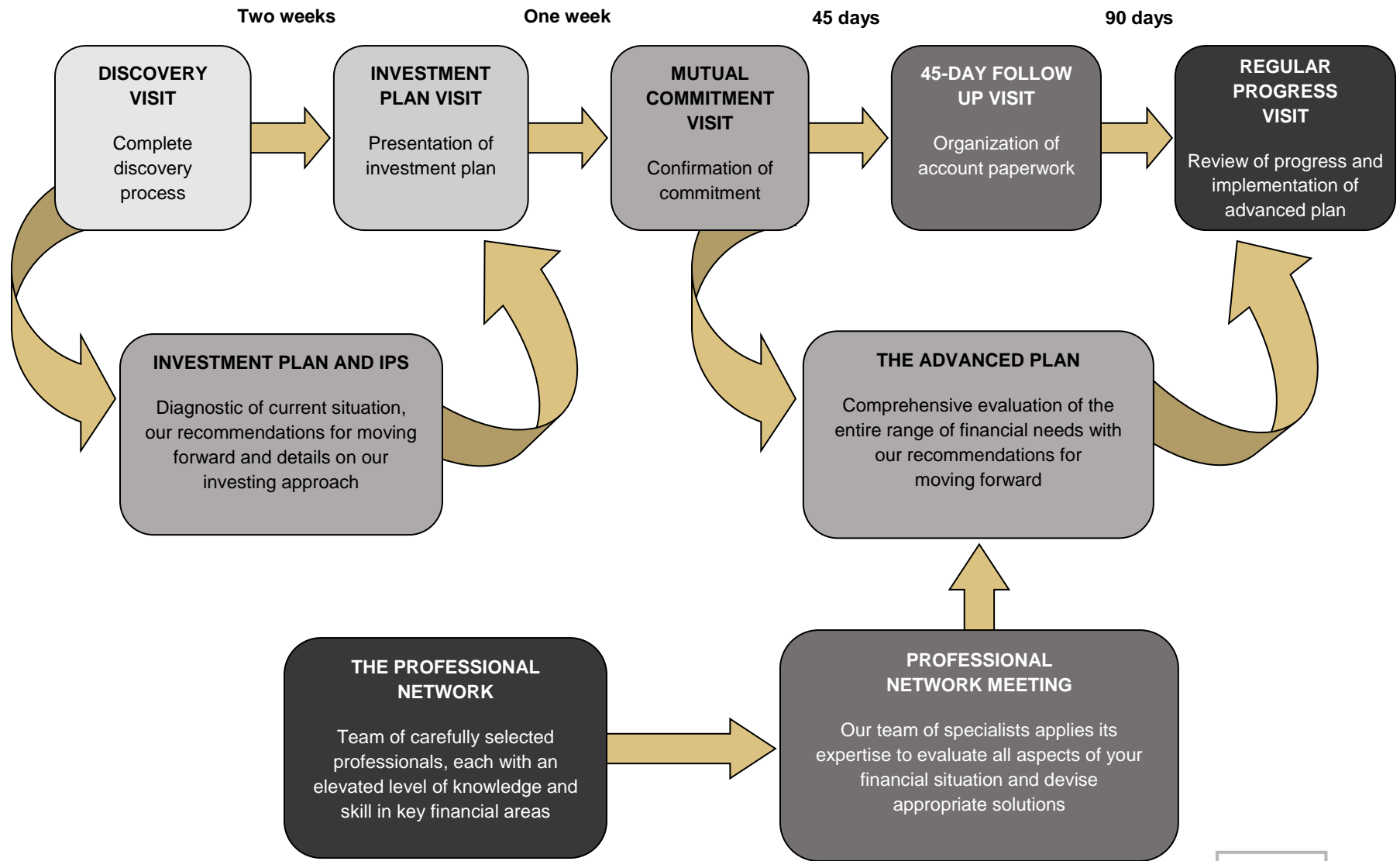


# WEALTH MANAGEMENT CONSULTATIVE PROCESS



# WEALTH MANAGEMENT FORMULA

## COMPREHENSIVE WEALTH MANAGEMENT

### INVESTMENT CONSULTING

Management of all investment elements to maximize the probability of clients achieving all that is important to them

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Assessment of impact of taxes
- Investment policy statement

### ADVANCED PLANNING

**Wealth Enhancement**  
(Tax mitigation and cash-flow planning)

+

**Wealth Transfer**  
(Transferring wealth effectively; may not be within a family)

+

**Wealth Protection**  
(Risk mitigation, legal structures and transferring risk to insurance company)

+

**Charitable Giving**  
(maximizing charitable impact)

### RELATIONSHIP MANAGEMENT

Client Relationship Management  
+  
Professional Network Relationship Management