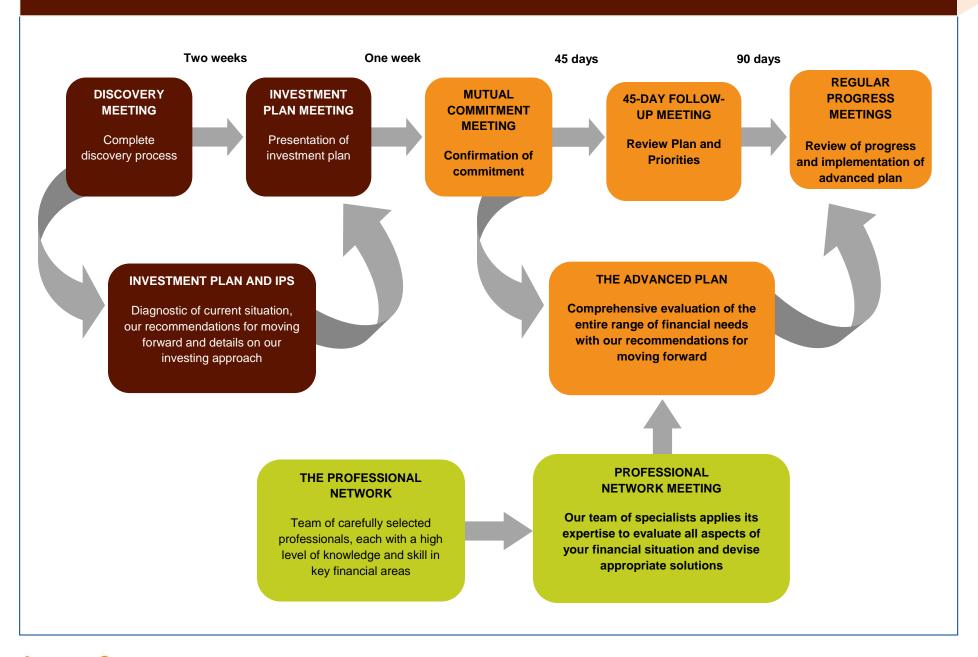
The Wealth Management Process





The Wealth Management Formula

WM = IC + AP + RM



WM (Wealth Management) =

IC

(Investment Consulting)

T Ad

AP

(Advanced Planning)

RM

(Relationship Management)

AP = WE + WT + WP + CG



AP (Advanced Planning) =

WE

(vvealth Ennancement: tax mitigation and cash-flow planning)

WT

(Wealth Transfer: transferring wealth effectively: may not be within a family)

WP

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

CG

(Charitable Giving: maximizing charitable impact)

IC = 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

RM = CRM + PNRM



RM (Relationship Management)

CRM

Client Relationship Management)

PNRM

(Professional Network Relationship Management)

