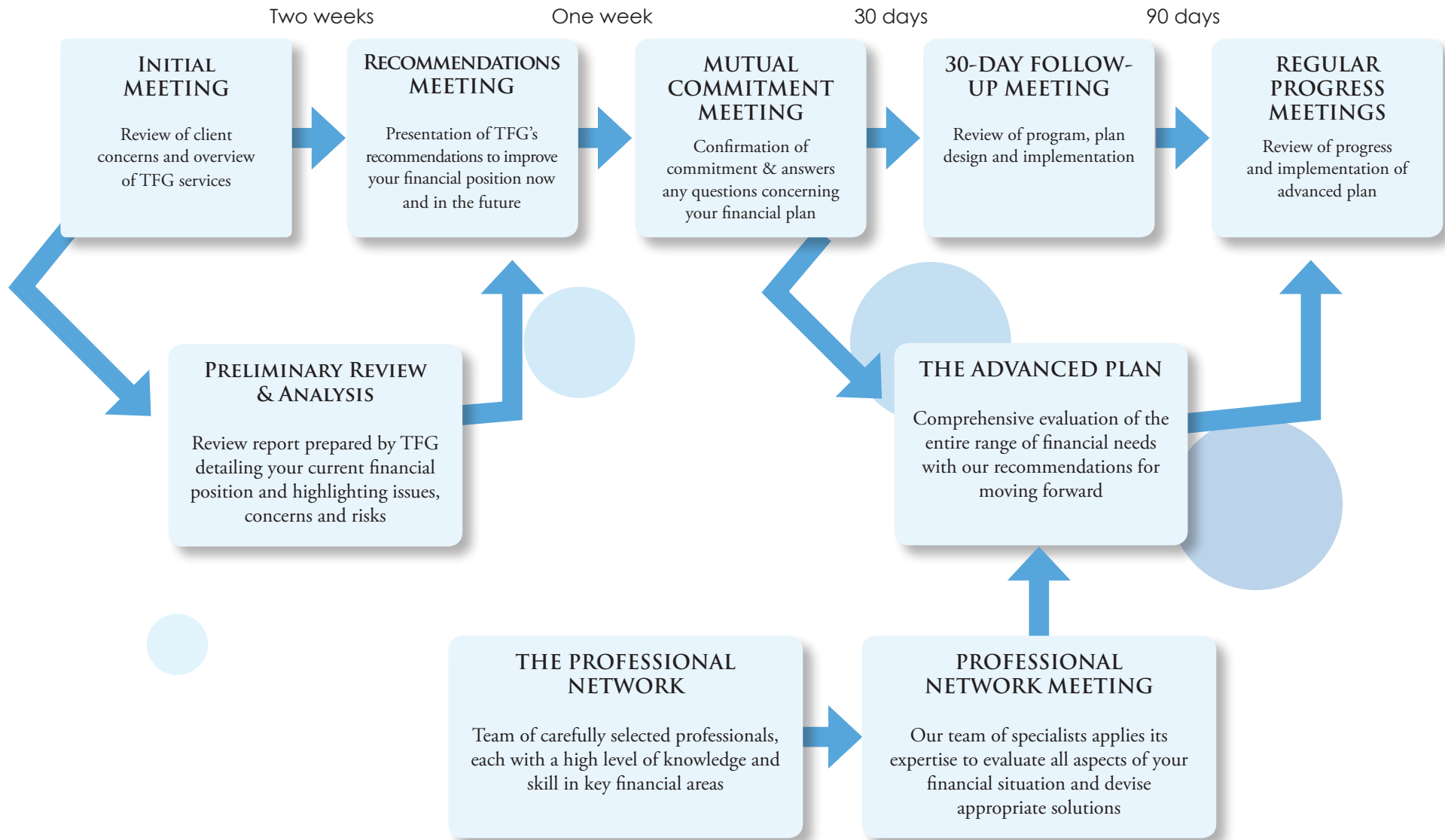


WEALTH MANAGEMENT CONSULTATIVE PROCESS



WEALTH MANAGEMENT FORMULA

$$WM = IC + AP + RM$$

WM (WEALTH MANAGEMENT) =

IC (1)
(INVESTMENT CONSULTING)
+
AP
(ADVANCED PLANNING)
+
RM
(RELATIONSHIP MANAGEMENT)

$$AP = WE + WT + WP + LP$$

AP (ADVANCED PLANNING) =

WE (2)
(WEALTH ENHANCEMENT: TAX MITIGATION AND
CASH-FLOW PLANNING)
+ WT (3)
(WEALTH TRANSFER: IDENTIFYING AND ELIMINATING
WEALTH TRANSFERS)
+ WP (4)
(WEALTH PROTECTION: RISK MITIGATION, LEGAL STRUCTURES
AND TRANSFERRING RISK TO INSURANCE COMPANY)
+ LG
(LEGACY PLANNING: TRANSFERRING WEALTH EFFECTIVELY
BETWEEN FAMILY MEMBERS, CHARITIES OR OTHER PARTIES)

$$IC = \text{INVESTMENT CONSULTING}$$

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

$$RM = CRM + PNRM$$

RM (RELATIONSHIP MANAGEMENT) =

CRM
(CLIENT RELATIONSHIP MANAGEMENT)
+ PNRM
(PROFESSIONAL NETWORK RELATIONSHIP MANAGEMENT)