THE WEALTH MANAGEMENT FORMULA

WM = IC + AP + RM

WEALTH MANAGEMENT = INVESTMENT CONSULTING + ADVANCED PLANNING + RELATIONSHIP MANAGEMENT

IC

INVESTMENT CONSULTING

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

- **Current asset review**
- **Risk analysis**
- **Performance analysis**
- **Cost minimization**
- **Tax Minimization**
- **Proposed asset allocation**

AP

ADVANCED PLANNING

WE — **WEALTH ENHANCEMENT**
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

RM

RELATIONSHIP MANAGEMENT

CRM — **CLIENT RELATIONSHIP MANAGEMENT**

\+

PNRM — **PROFESSIONAL NETWORK RELATIONSHIP MANAGEMENT**