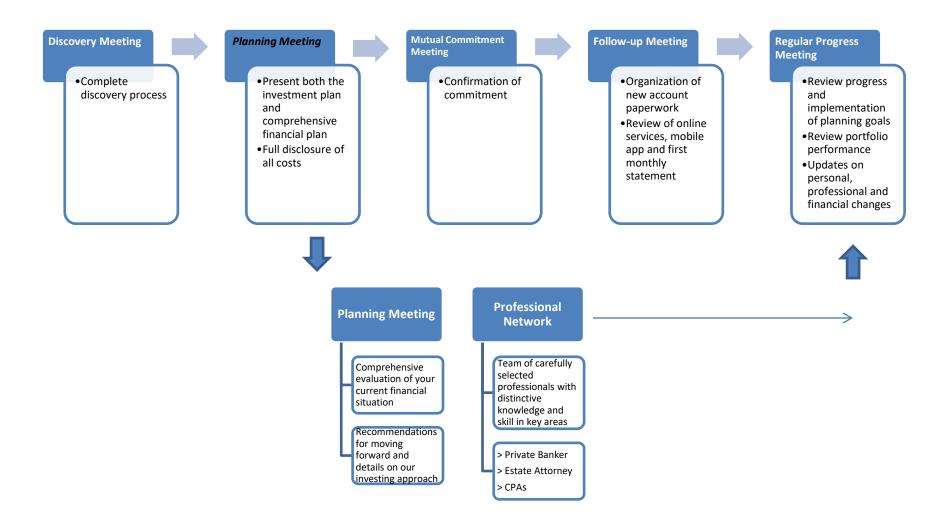
The Wealth Management Consultative Process



Wealth Management Formula

AP = Advanced IC= Investment **RM= Relationship** WM = IC + AP + RMConsulting **Planning Strategies** Management AP (Advanced Planning) WM > Portfolio (Wealth RM Management) WE (Relationship (Wealth > Performance IC analysis Strategies) **CRM** Consulting) (Client Relationship > Asset allocation WT (Wealth Transfer) ΑP > Risk evaluation (Advanced Planning) **PNRM** WP (Professional Network > Portfolio monitoring (Wealth Preservation) RM and rebalancing Management) (Relationship Management) CG (Charitable Giving)

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