

Wealth Management # 2 – The Wealth Management Process

Our Wealth Management process is designed to address the full range of challenges on an ongoing long-term basis, and to coordinate all the disparate aspects of wealth that must be addressed for you to build a financially secure life. It's a consultative process that comprises a combination of three areas: Investment Consulting, Advanced Planning, and Relationship Management.

Investment Consulting is the foundation upon which any comprehensive plan is based on. It addresses the challenge of wealth preservation - how your financial assets should be positioned to provide the maximum potential for you to achieve your financial goals, while incorporating your appropriate risk tolerance, time horizons, income need, etc.

Advanced Planning provides a systematic approach to address the four non-investment challenges – Wealth Enhancement, Wealth Protection, Wealth Transfer, and Wealth Sharing. As explained in a previous white paper, these four areas are extremely important to your long-term financial success, yet few advisors address these concerns in any systematic, comprehensive manner. We'll revisit these areas in more detail in future white papers.

Relationship Management involves the coordination of your various professional advisors (accountant, trust attorney, etc.) to ensure their specialist advice is incorporated appropriately into your overall plan.

Our five step process is designed to address all three areas in a systematic and comprehensive manner.

1. Discovery Meeting

In order to help you most effectively, we need to thoroughly understand your goals, concerns, and financial needs. We need a holistic view of you, your family, and what you're looking to accomplish with your money. We also need to know the details – specific goals and concerns, your assets and liabilities, who are your other advisors, how involved do you want to be in the investment details. The discovery meeting involves an extensive interview process designed to help you share this information with us so that we can design the most optimal plan for you.

2. Investment Plan Meeting

At this meeting we present a detailed financial plan. The document enables you to confirm that we understand you and your goals, and that we incorporated the correct information. It also serves as a road map to maximize the probability of preserving your wealth over your lifetime and (if appropriate) beyond. This document is yours to take away and review. This avoids you from being pressured to buy investments.

3. Mutual Commitment Meeting

This meeting enables you to ask any questions regarding the plan, introduce any concerns that need to be addressed, and have the plan fine-tuned. This is also the meeting at which we can complete any required paperwork such as account applications.

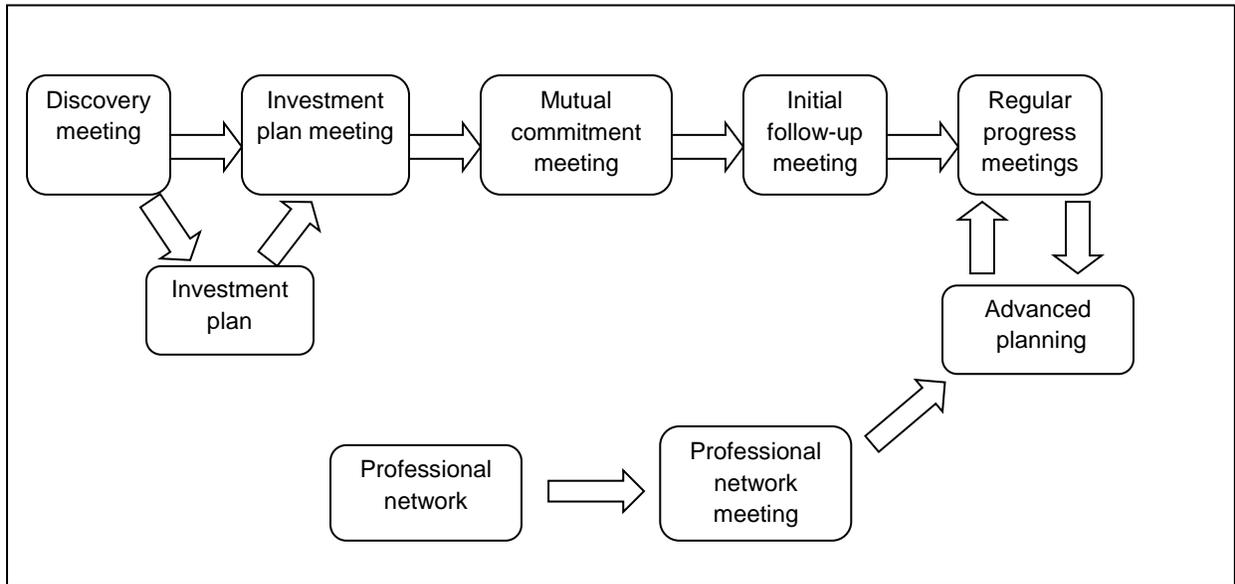
4. Follow Up Meeting

This meeting occurs several weeks after we initiated your plan. It lets us ensure you understand your statements, investment monitor, and the website. It's also an opportunity for you to ensure that we are following up on our initial commitments, and have addressed your initial concerns.

5. Regular Progress Meetings

These meeting enable us to keep your plan up to date. As you continue on with life, your goals may change, or additional ones emerge. Also, tax regulations and estate planning regulations change, seemingly faster than ever. The progress meetings enable us to continually revisit and update the information from the discovery meeting, and update your plan and your investments as appropriate according to these changes.

The entire process is summarized below:



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