**The Wealth Management Process**

**Two weeks**

**INVESTMENT PLAN AND IPS**

Diagnostic of current situation, our recommendations for moving forward and details on our investing approach

**MUTUAL COMMITMENT MEETING**

Confirmation of commitment

**INVESTMENT PLAN MEETING**

Presentation of investment plan

**DISCOVERY MEETING**

Complete discovery process

**90 days**

**45 days**

**One week**

**REGULAR PROGRESS  
MEETINGS**  
Review of progress and implementation of advanced plan

**45-DAY  
FOLLOW-UP MEETING**

Organization of account paperwork

**THE ADVANCED PLAN**

Comprehensive evaluation of the entire range of financial needs with our recommendations for   
moving forward

**THE PROFESSIONAL   
NETWORK**

Team of carefully selected professionals, each with a high level of knowledge and skill in key financial areas

**PROFESSIONAL   
NETWORK MEETING**

Our team of specialists applies its expertise to evaluate all aspects of your financial situation and devise   
appropriate solutions

**Wealth Management Formula**

**RM (Relationship Management) =   
CRM**   
(Client Relationship Management)  **+  
PNRM**   
(Professional Network Relationship Management)

**RM = CRM + PNRM**

**The Wealth Management Formula**

**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

**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)

**WM (Wealth Management) =**

**IC**  
 (Investment Consulting)   
**+**  
**AP**   
(Advanced Planning)   
**+**  
**RM**   
(Relationship Management)

**WM = IC + AP + RM**

**AP = WE + WT +WP + CG**