



Wealth Management Formula

$$WM = IC + AP + RM$$

WM (Wealth Management) =
IC
(Investment Consulting)
+
AP
(Advanced Planning)
+
RM
(Relationship Management)

$$AP = WE + WT + WP + CG$$

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)

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

Management of all investment elements to help clients pursue 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

$$RM = CRM + PNRM$$

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