

Wealth Management Formula

Wealth Management = Investment Consulting + Advanced Planning + Relationship Management

**IC = INVESTMENT
CONSULTING**

- Historical Portfolio Performance Analysis
- Risk Evaluations
- Asset Allocation
- Investment Policy Statement Building and Review
- Portfolio Preservation

**It is a verbal description of
how all this moves toward goal**

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

WE = Wealth Enhancement (tax and cash-flow planning)

The investment plan is completed during IC, which includes Asset allocation (both current and recommended) .

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

**RM = CRM +
ENRM**

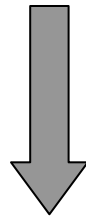
**CRM = Client Relationship
Management**

**ENRM = Expert Network
Relationship Management**

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$$\mathbf{WM = IC + AP + RM}$$



WM = IC
(Investment Consulting)

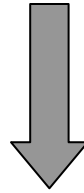
+ AP
(Advanced Planning)

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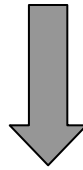
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It is a verbal description of how all this moves toward goal fulfillment aligned with stated values.

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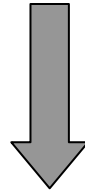
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