Personal Wealth Management Consulting Process:

How We Help | Our Processes

STEP 1 — GETTING TO KNOW YOU

OBJECTIVES

Goal Focusing & Prioritization

PROCESS

Assess client financial & non-financial needs.

Clarify goals, constraints and preferences.

Establish relationship parameters.

RESULTS

Establish client expectations.

STEP 2 — EVALUATING YOUR BIG PICTURE

OBJECTIVES

Cash Flow Optimization & Financial Integration

PROCESS

Cash flow forecasting and "what-if" analysis.

Integration of investments with overall personal finances.

Regular monitoring of progression towards integrated objectives.

RESULTS

Cohesive, multi-layered game plan where opportunities are maximized across your entire personal financial spectrum.

STEP 3 — BUILDING YOUR FINANCIAL BLUEPRINT

OBJECTIVES

Liquidity Reserves Calculation
Constraints Assessment
Tax Analysis & Minimization
Volatility Profiling

PROCESS

Assess client financial & non-financial needs.

Clarify goals, constraints and preferences.

Establish relationship parameters.

RESULTS

Proprietary after-tax optimization of your financial profile.

STEP 4 — IMPLEMENTING YOUR BLUEPRINT

OBJECTIVES

Macro Portfolio Design
Micro Portfolio Design
Investment Search & Selection

PROCESS

Determine appropriate types of investments for you.

Evaluate current investments against up to ten criteria.

Rebalancing requirements (short-term and long-term).

New money manager search and selection process.

RESULTS

Action plan to move to a desired investment policy over an agreed upon period of time.

Multi-manager specialists hired for specific portfolio mandates.

STEP 5 — KEEPING YOU INFORMED

OBJECTIVES

Pro-active Annual Monitoring & Analysis

PROCESS

Ongoing measuring and monitoring of financial solutions for continued effectiveness.

Constant behind the scenes money manager due diligence.

RESULTS

Regular personalized reporting.

Pro-active personal contact and communication on results, value, progress and new opportunities.

Our contact with you will be when and how you prefer.

STEP 6 — KEEPING YOU ON TRACK

OBJECTIVES

Pro-active Annual Review & Update

PROCESS

Complete annual review and analysis of all plan aspects and personal finances in general for continued applicability and effectiveness.

RESULTS

Regular review of your plan to measure its progress and its ability to meet your changing needs.

Identify new opportunities.

ACHIEVE OBJECTIVE

Financial Peace of Mind

Key Characteristics of the Service

- a comprehensive, organized plan for all your investments
- disciplined investment process that is simple to implement
- tailor made for your changing needs
- cost effective
- tax effective
- pro-active ongoing regular communication & services

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