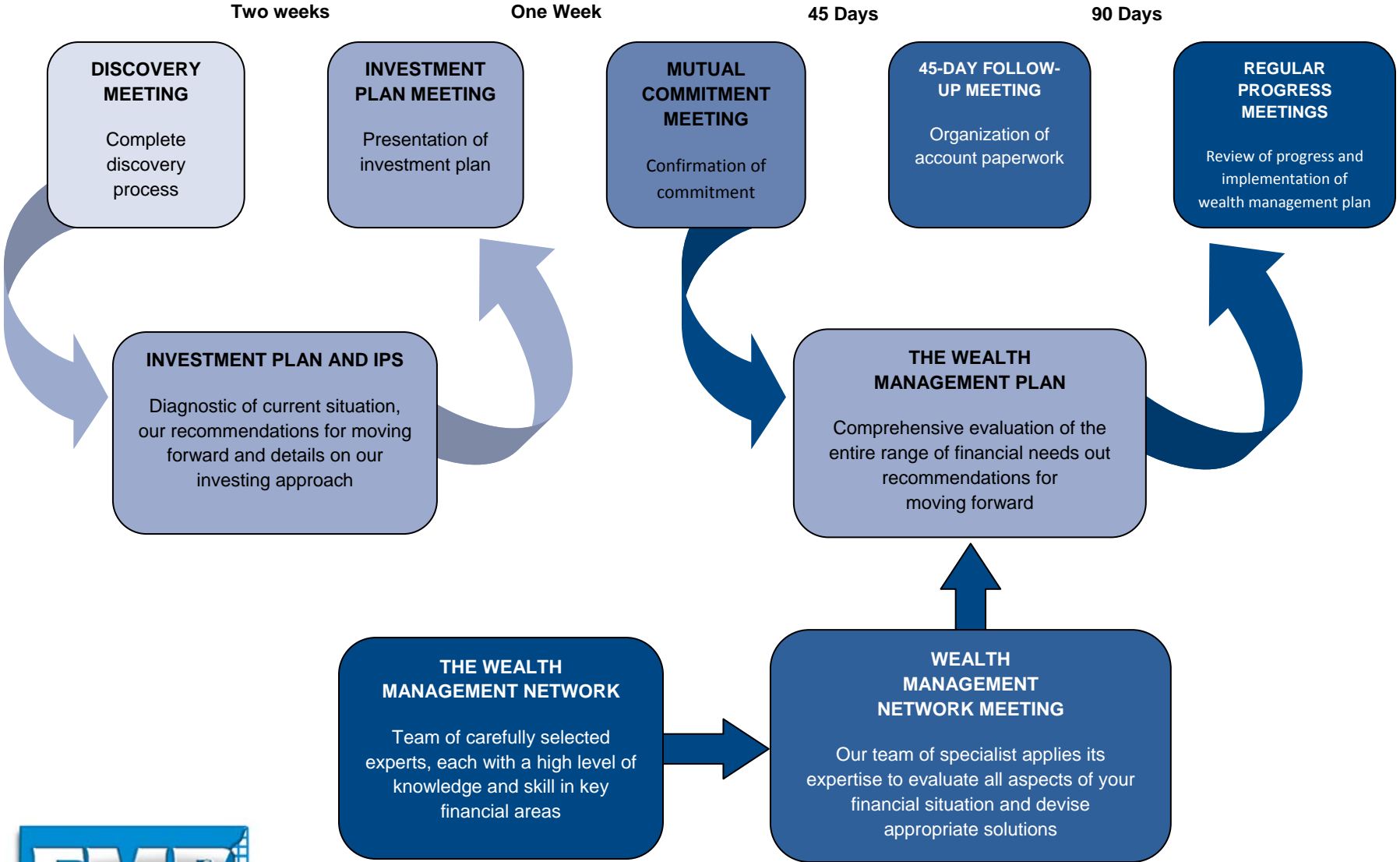


Wealth Management Consultative Process



Wealth Management Formula

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



$$\text{WM} = \text{IC}$$

(Investment Consulting)

$$+ \text{AP}$$

(Advanced Planning)

$$+ \text{RM}$$

(Relationship Management)

**IC = INVESTMENT
CONSULTING**



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

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

$$\text{AP} = \text{WE} + \text{WT} + \text{WP} + \text{CG}$$



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

$$\text{RM} = \text{CRM} + \text{ENRM}$$



CRM = Client Relationship Management

ENRM = Expert Network Relationship Management



FMB Wealth Management