

1

$$WM = IC + AP + RM$$

$$WM = IC$$

[Investment Consulting]

+AP

[Advanced Planning]

+RM

[Relationship Management]

2

$$AP = WE + WP + CG$$

WM= Wealth Enhancement
[tax 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

3

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

- Historical Portfolio Performance Analysis
- Risk Evaluation
- Asset Allocation
- Investment Policy Statement Building + Review
- Portfolio Protection

Investment Consulting yields a verbal description of how the components of the process move toward goal fulfillment aligned with stated values.

4

$$RM = CRM + ENRM$$

CRM= Client Relationship Management

ENRM= Expert Network Relationship Management