

Wealth management approach

Helping you achieve your goals



- A comprehensive approach to helping you achieve your goals in life – both personal and financial.
- Every step of the way, you are guided by a professional wealth manager – your Investment Advisor.
- The approach extends beyond investment advice and money management, helping you protect your lifestyle, manage your nest egg, plan your retirement and create your legacy.

Guiding you through each stage of your life

- Accumulating wealth – growing assets
- Protecting wealth – maintaining assets
- Converting wealth – creating an income stream
- Transferring wealth – creating a legacy

Five key steps to helping you manage your wealth

1. Introduction – determining if wealth management is right for you
2. Discovery – understanding your needs, goals and objectives
3. Strategy – matching your objectives with smart, time-tested strategies
4. Solutions – tailoring thoughtful and creative solutions to your objectives
5. Service – reviewing your situation regularly

Addressing all your financial needs

- With the wealth management approach, your Investment Advisor helps you:
 - Clarify your individual needs
 - Establish specific goals
 - Bring together all the solutions you need to effectively manage your wealth
- It encompasses everything from investment advice and money management to guidance on protecting your lifestyle, planning for retirement and creating a legacy for your family and other beneficiaries.
- Your Investment Advisor will be there to guide you through each life stage, helping you understand the issues and concerns you face – and the opportunities you have.



Guiding you through each life stage

- **Stage 1.** Accumulating wealth – Growing assets
 - Develop strategies to achieve your key financial objectives, including planning for retirement, funding a family member’s education or preparing for a major purchase.
- **Stage 2.** Protecting wealth – Maintaining assets
 - Manage risk to protect your financial well-being.
 - Provide peace of mind, maintain your independence, enhance your lifestyle, and preserve family harmony.
- **Stage 3.** Converting wealth – Creating an income stream
 - Find ways to reduce annual taxes and maximize your after-tax retirement income.
 - Determine which types of income to use and how to best utilize your assets.
- **Stage 4.** Transferring wealth – Creating a legacy
 - Plan your estate in conjunction with your other professional advisors.
 - Help create your legacy for family and charity, while addressing tax obligations and debts.

The process

- **Introduction.** Explain how wealth management can help you achieve your goals, and determine if it's right for you.
- **Discovery.** Gain a deeper understanding of your individual needs, goals and circumstances to help clarify your financial objectives.
- **Strategy.** Analyze your financial and personal information to match your objectives with smart, time-tested strategies.
- **Solutions.** Develop thoughtful and creative solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
- **Service.** Review your situation regularly to ensure your financial objectives are being met.



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