Wealth management services
Addressing all your financial concerns

- Wealth management extends beyond investment advice and money management to encompass a wide range of wealth management needs.
- We look at your financial "big picture" to ensure that your various financial concerns are addressed in a coordinated fashion.
- Services include:
  - *Financial planning* to clarify your financial situation and goals
  - *Will & estate consultation* to help you maximize your legacy
  - *Insurance consultation* to identify opportunities to protect or enhance your wealth
- We will assess your needs to determine which of these complimentary services are appropriate for you.

Financial planning

- We offer financial plans designed for your individual needs, whether you're still working or already retired, whether you're single or married, or whether your financial situation is less or more complex.
- Your financial plan will help you address a wide range of financial concerns, including:
    - Cash management
    - Debt management
    - Tax planning
    - Investment planning
    - Retirement planning
    - Risk management
    - Estate planning
- You will receive a personalized report containing specific recommendations on the actions you need to take to achieve your financial goals.

Will & estate consultation

- If you haven't recently updated your Will, or if your personal or financial situation has recently changed, you may be interested in our complimentary Will & estate consultation service.
- Our Will & Estate Consultant will meet with you to identify any opportunities you have to structure your estate in an efficient and tax-effective manner.
- It will cover topics such as:
    - Updating your Will
    - Evaluating suitability of trust structures
    - Naming your executor
    - Conferring Powers of Attorney
    - Maximizing your family's legacy and charitable gifts
- Following your meeting, you will receive a report outlining various estate planning issues for you to explore in further detail with your own lawyer or accountant.

Insurance consultation

- When most people think of insurance, they think of life, home and auto insurance.
- But insurance-based strategies can also help you protect and enhance your wealth.
- Our Regional Insurance Specialist can meet with you to determine the suitability and cost-effectiveness of several insurance strategies to:
  - Boost your retirement income
  - Enhance the value of your estate for your beneficiaries
  - Protect your assets from the impact of probate taxes
  - Maximize your gift to charity