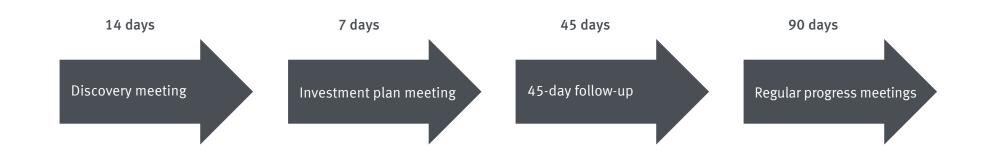
Wealth management process





Discovery meeting

A conversation to identify what is important to you

Investment plan meeting

Presentation of investment plan

45-day follow-up

Organization of account paperwork

Regular progress meetings

Review of progress and implementation of wealth management plan

Investment plan

Analysis of current situation, our recommendations for moving forward and details of our investing approach

Wealth management plan

Comprehensive evaluation of your financial needs with our recommendations for moving forward

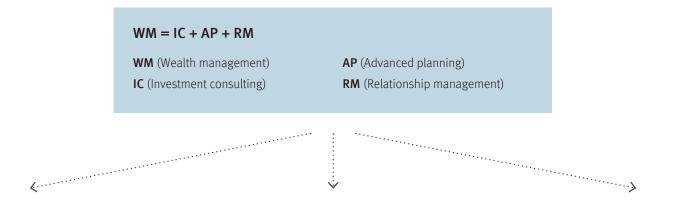
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Wealth management formula



IC = Investment consulting

- Historical portfolio performance analysis
- Risk evaluations
- Asset allocations
- Building and review

AP = WE + WT + WP + 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)

RM = CRM + PNRM

CRM (Client relationship management)

PNRM (Professional network relationship management)