

Wealth Management Formula

$$WM = IC + AP + RM$$



WM
(Wealth Management)
 =
IC
 (Investment Consulting)
 +
AP
 (Advanced Planning)
 +
RM
 (Relationship Management)

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



Management of all investment elements to maximize the probability of clients achieving all that is important to them.

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Assessment of impact of taxes
- Investment policy statement

$$AP = WE + WT + WP + CG$$



AP
(Advanced Planning) =
WE
 (Wealth Enhancement: tax mitigation 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: maximizing charitable impact)

$$RM = CRM + PNRM$$



RM
(Relationship Management) =
CRM
 (Client Relationship Management)
 +
PNRM
 (Professional Network Relationship Management)

