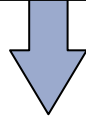


Ryan Hobbs Investment Services, Inc.

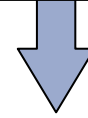
Wealth Management Formula

$$\text{WM} = \text{IC} + \text{AP} + \text{RM}$$



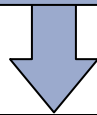
WM (Wealth Management) =
IC
(Investment Consulting)
+
AP
(Advanced Planning)
+
RM
(Relationship Management)

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



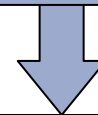
Historical Portfolio Performance Analysis
Risk Evaluation
Asset Allocation
Investment Policy Statement Building and Review
Portfolio Protection

$$\text{AP} = \text{WE} + \text{WT} + \text{WP} + \text{CG}$$



AP (Advanced Planning) =
WE: 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 companies)
+
CG: Charitable Giving

$$\text{RM} = \text{CRM} + \text{ENRM}$$



RM (Relationship Management) =
CRM
(Client Relationship Management)
+
ENRM
(Expert Network Relationship Management)