



CAPITAL DIRECTIONS

The Wealth Management Formula

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

Wealth Management = Investment Counsel + Advanced Planning + Relationship Management

$$\mathbf{AP = WE + WP + WT + CP}$$

Advanced Planning = Wealth Enhancement + Wealth Protection + Wealth Transfer +
Charitable Planning

$$\mathbf{RM = CRM + ERM}$$

Relationship Management = Client + Expert Team Relationship Management