The Informed Decision Approach™

1 The Discovery Workshop™

Identify dangers, opportunities and strengths

Together we develop a clear understanding of your personal, professional and financial goals. We then assess your current situation and identify dangers and opportunities using the following proprietary tools:

- **Capital Sufficiency Analysis™**
- **Investment Portfolio Analysis™**
- **Advanced Estate Planning Analysis™**

2 The Strategy Workshop™

Develop strategies and review toolbox

We identify and analyze specific strategies to overcome your dangers and capitalize on your opportunities. We teach you about the many tools—financial and otherwise—that can help you achieve your goals and discuss them in straightforward, everyday terms.

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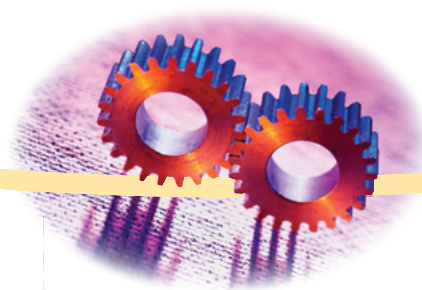

3 The Comprehensive Integrated Plan™

Design your plan

We model the relevant strategies and tools using the Capital Sufficiency Analysis™ so you can see their impact and, in turn, make an informed decision. After reviewing the modeling, we integrate the appropriate strategies and tools into a comprehensive plan. The Comprehensive Integrated Plan™ will serve as the road map from which all future decisions should be based.

4 The Implementation Solution™

Timely and accurate implementation

A plan without action has no value. During this phase we activate the various components of your plan. Our involvement assures that the plan is fully implemented consistent with your goals.

5 The Wealth Management Advantage™

Ongoing management

Once your plan is implemented, we manage your wealth by providing continuous supervision. We'll keep you updated on new planning ideas and changes in tax laws and invite you to contact us throughout the year with any questions or concerns.

We meet annually to review goals, monitor progress and explore new planning opportunities. We'll also review an updated Capital Sufficiency Analysis™ that reflects changes in assumptions, values and tax laws.