Our Focus Is On You

Your investment needs are unlike anybody else's. Shouldn't your investment plans be unique as well? Shouldn't your investments be unbiased, non-proprietary products customized to fit your financial goals and objectives?

We emphasize the relationship. It is the heart of our investment process. Only after there is an understanding of your personal investment goals and objectives can we develop a customized plan for you.

We can utilize the value of your entire team of advisors. Although we do not provide tax and legal advice, we can work with your own attorney and accountant to develop a comprehensive plan.

What is Wealth Management?

It is the ability to engage in all aspects of our client's financial situation. It is the integration of asset management, tax, legal, and risk management strategies into one financial strategy. This plan typically encompasses critical issues such as: asset allocation*, estate and trust planning, retirement planning and business succession planning.

Perhaps the easiest way to think of Wealth Management is a series of logical financial transitions:

- The accumulation of wealth.
- The protection or preservation of wealth.
- Distribution or transfer of wealth in an effective, tax-advantage solution.

The Accumulation of Wealth

When developing a plan, it's important to focus on a portfolio that's appropriate for you and your circumstances. We have access to a wide range of investment options. Wealth Management Center specializes in fee-based asset management and separate account management. We also provide full-service brokerage, stocks, bonds, mutual funds, annuities, life insurance products, government securities and variable annuities.

Our Fee-Based Asset Management Services include:

- Selection and monitoring of investments and investment managers
- Assistance with developing an individual Investment Policy Statement
- Asset allocation* and performance reporting.

Protection or Preservation of Wealth

A famous quote perhaps says it best, "It requires a great deal of boldness and a great deal of caution to make a great fortune and when you've got it, it requires ten times as much wit to keep it." Holding on to the wealth you've accumulated is important to meeting your long-term goals.

Distribution or Transfer of Wealth

It is important to ensure that your assets will be transferred to your heirs in the most efficient manner possible. Whether your wish is to minimize the tax cost or create a legacy for generations to come, your team of legal, tax and bank trust departments can be coordinated to see your wishes are carried out. Together you can create a comprehensive plan that will allow you to control your financial affairs.

The complexity of managing your entire financial situation is becoming increasingly more difficult. Finding a source to coordinate your financial affairs is what the Wealth Management Center is all about. We have the ability to partner with an entire team of professionals to create a plan the fits your individual wishes.

Kevin J. Welu
President

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Not FDIC Insured. Not Bank Guaranteed. May Lose Value. *Asset Allocation does not assure or guarantee better performance and cannot eliminate the risk of investment losses.

*Our firm does not provide legal or tax advice. Be sure to consult with your own legal and tax advisors before taking any action that may have tax implications.

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