

The 12 Wealth Management Issues

When it comes to managing complex finances, no single solution works for everyone. That's why your relationship team begins with a deep understanding of you and your family's goals, and then develops customized solutions to help you achieve them. Together, we will explore these 12 Wealth Management Issues while working to address your goals for building, managing, preserving, and transitioning your wealth.

1. Managing Your Investments and Risk

- Understand your perspective on market fluctuations
- Define the goals you aspire to achieve for you, your family and your assets
- Review your approach on investing your assets to help meet your goals

2. Managing and Leveraging Your Debt

- Explore how to use debt as a potential advantage
- Identify the appropriate lending solutions for your goals
- Determine your current and future income needs

3. Planning for Your Retirement

- Understand your ideal time and way to retire
- Define your goals for retirement income
- Determine when to begin and how to coordinate your retirement plan distributions

4. Coordinating Your Executive Benefits

- Understand how to integrate your benefits with your personal financial life
- Determine how and when to execute stock options or other concentrated positions
- Assess your plan to handle specialty holdings like restricted stock, pre-IPO, etc.

5. Protecting You and Your Family

- Understand your plans to safeguard you, your family and your assets
- Determine when and how to use insurance to help achieve your goals

6. Planning for Business Transitions

- Understand your goals on how, when and to whom to transition your business
- Identify the options available to help minimize taxes upon sale or transfer

7. Defining Your Estate Goals

- Coordinate with your legal advisors to review the key legal documents you have or need in place
- Understand your desires for transferring wealth during life and at death
- Evaluate trustee and beneficiary selection, titling of assets and outlining your medical wishes
- Identify the options available to help minimize taxes and preserve your assets

8. Creating Your Legacy

- Understand your goals to create a lasting legacy
- Identify the charities, causes or educational institutions you wish to support
- Assess the opportunities to use philanthropy to teach future generations

9. Funding Your Educational Goals

- Understand your thoughts on helping children, grandchildren or others
- Realize the opportunities to support an individual's skills or interests through education

10. Pursuing Your Dreams

- Understand your dreams for the future regarding travel, business or a home purchase
- Value your aspirations for how you would like to spend your time

11. Planning for Life Transitions and Unexpected Events

- Determine your needs to support parents, children or others
- Review how your family is protected against risks like disability, premature death or lawsuits

12. Your Other Goals and Concerns

- Define your plan to manage roadblocks that may interfere with your success
- Recognize the opportunities to use wealth to help achieve your life goals and objectives

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- ▶ Are NOT deposits of or guaranteed by the Bank or any Bank affiliate
- ▶ May Lose Value

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