

# planning your financial future





## Financial Planning with WealthVision

The planning process we engage in is not a once in a lifetime event. It is evolutionary, taking into account ongoing changes in your life, your resources and the financial decisions you need to consider. It is customized to your objectives, priorities and values. It is comprehensive and integrated, capable of addressing a wide range of financial circumstances and concerns.

The financial planning experience progresses through four stages:

**Discovery** – To create a clear financial picture

**Planning** – To analyze your goals and resources

**Solutions** – To develop strategies and prioritize actions

**Monitoring** – To update your financial picture and revise the plan

With WealthVision<sup>SM</sup>, managing your financial life just got easier. Better organized. Accessible. Up-to-date. Adaptable to your changing needs and emerging priorities.

The WealthVision platform integrates financial planning and wealth management. It supports our advisory process by providing a powerful engine capable of generating comprehensive financial planning analytics, calculating cash flow projections and modeling “what-if” scenarios. For our clients, WealthVision delivers an easy to use system to track and manage your balance sheet, investments and documents in one convenient and secure location.

## Access One, Convenient Location

With WealthVision, we bring your financial life together. We can easily access your current information in one place, identify solutions and understand how specific issues relate to your total financial situation.

WealthVision is designed to consolidate all of your accounts, assets and information into one secure personal financial homepage, making your personal financial life easier.

All your information is password protected in a secure, encrypted personal website, accessible only to you and your advisors. Every night, the system automatically updates your balances to reflect the values provided by your financial institutions. Your updated assets are integrated into various reports so that you can monitor their progress in reference to your overall financial objectives.

Powerful analysis engines allow WealthVision to track changes in your assets, and changes in your life, against your overall asset allocation. This tracking capability includes retirement and cash flow models, insurance programs and the financial and estate plans that you initially put in place.

## Safeguard Important Documents

Copies of your private documents, such as wills, trusts, tax returns, deeds to real estate, insurance policies and beneficiary designations can be uploaded to a secure online depository, safely encrypted but instantly available anywhere an internet connection is available. Your top holdings are listed on your homepage, easily accessible, along with your frequent flier miles and reward programs.

## Monitor Your Financial Life

You can monitor the price fluctuations of your securities throughout the day and view the latest financial news with snapshots of funds, stocks and market summary information.

You can even collaborate with multiple advisors from different locations at the same time. Your financial advisor can give your other trusted advisors, such as lawyers and accountants, access to designated areas of your personal financial home page, if you desire. This interactive, collaborative approach focuses the team on your financial future.

The system automatically alerts your financial advisor if it detects a problem or an opportunity, like your asset allocation being out of balance or a significant change in your account values. You and your advisors will always be aware of your financial status, no matter where you are.

## Personal Financial Website

### Investments Page

Interactive charts and more detailed views provide increased transparency into accounts.

### Interactive Design

Your financial picture comes to life.

### Financial Connections

Intuitive data entry makes it easy for you to connect your accounts.

### Intraday Price Updates

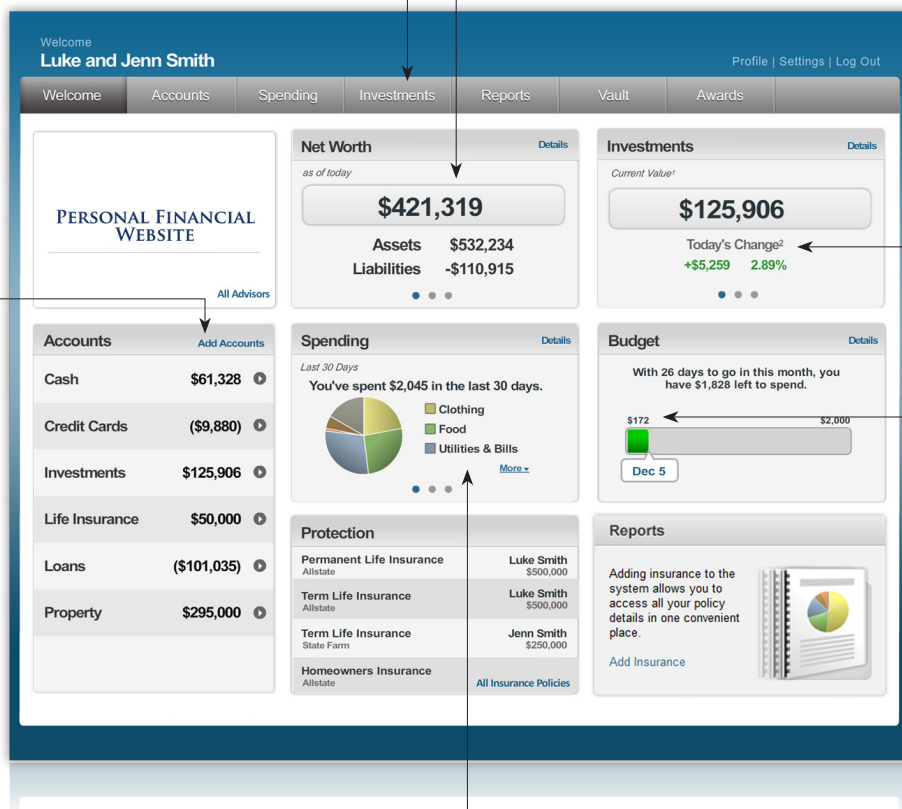
Investment prices update throughout the day, not just nightly.

### Budgeting Tools

You can track your progress in reaching your goals.

### Track Spending

Bank and credit card transactions import so you can see what you are spending. You can also create custom categories to track your spending – your way.



## Other Unique Features

Awards Manager	To track frequent flyer miles, hotel rewards, credit card points for the entire family and get alerted before expirations
Reports	Up-to-date and informative reports for cash flow, retirement, investments and more
Research	Valuable, up-to-date investment research with the click of a button
Mobile Access	Anytime, anywhere access using a smart phone
Balance History	To track the balance history for all accounts or an individual account

## Addressing the Challenge

Like most people, you continually strive to make smart decisions, like those that have led to the success you enjoy today. Financial success has brought you many things, including the responsibility of managing it. The fact is, the more wealth you have, the more time and knowledge it takes to protect it. So you turn to specialists for advice on the issues that revolve around your financial circumstances.

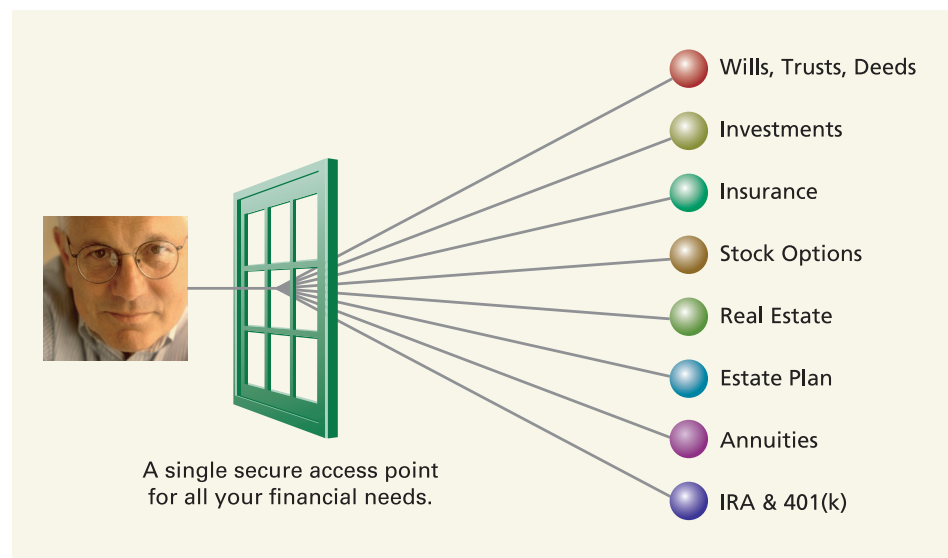
You may want to ask yourself:

- Are my assets in the most productive place?
- Is my trust and estate plan current?
- Am I meeting my financial goals?
- Is my retirement plan on track?

Since most advisors offer services independent of each other, it's up to you to sort out all of their ideas and recommendations. As your wealth grows, life doesn't get simpler, it gets more complex.

As your financial estate develops in size and sophistication, WealthVision can become your "single secure access point" to consolidate and track your financial data in one protected location.

The future of integrated financial planning is here. You're just a click away from everything you need, all in one place, whenever you want it, from wherever you are.



## Track All of Your Finances in One Location

WealthVision is designed to give you a single access point to securely view all of your:

- Financial accounts
- Tax and legal documents
- Insurance coverage
- Specific goals
- Strategic plans

All of your information is password protected in a secure, encrypted personal web address, easily accessible only to you and your financial team. Keep up to date with powerful analysis tools that track changes in your assets and changes in your life based on your:

- Overall asset allocation
- Retirement and cash-flow models
- Insurance programs
- Financial and estate plans