

**WARD & ASSOCIATES**

FINANCIAL GROUP

# WEALTH MANAGEMENT

*Our wealth management process strives to reflect  
all of your financial goals and characteristics while  
simplifying your financial life.*



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# Creating a Plan for You

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*Most people don't have the time, knowledge, discipline, or desire to manage and grow their wealth, completely on their own. We want you to be comfortable opening up and sharing your true concerns so that we can answer your important questions and help you make sound financial decisions. We want to know what is happening in your financial life— financial changes, grandkids, worry about outliving your money. If it's happening in your life it should be in your financial plan. Our goal is to help you relax, give you confidence, and create peace of mind, knowing that you're on the right track to meet your goals. This process begins by understanding you.*



**What do you want your retirement to look like?**



**What are your goals and aspirations for the future?**



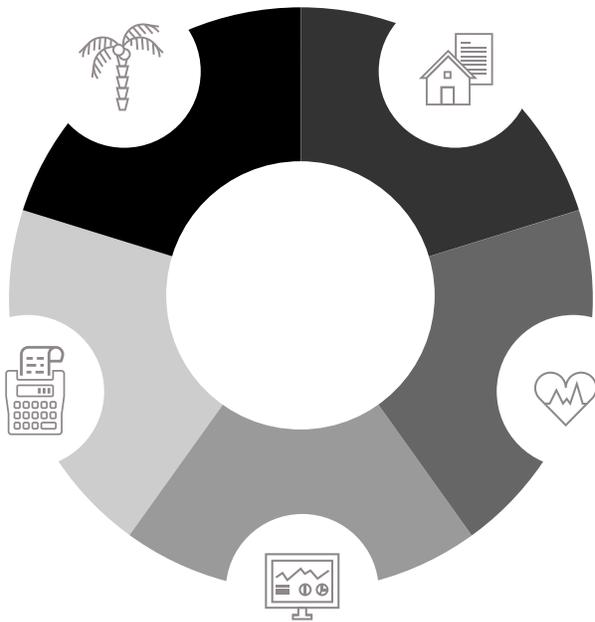
**What keeps you up most at night and how can we fix that?**

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# How We Can Help

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Although many clients focus on one aspect of their financial plan, such as investment management, your entire financial plan is central to our relationship. We believe that there are two foundational pieces to a successful financial plan— including the right components and following a disciplined process. Our approach provides a clear and direct solution to help you implement your plan.

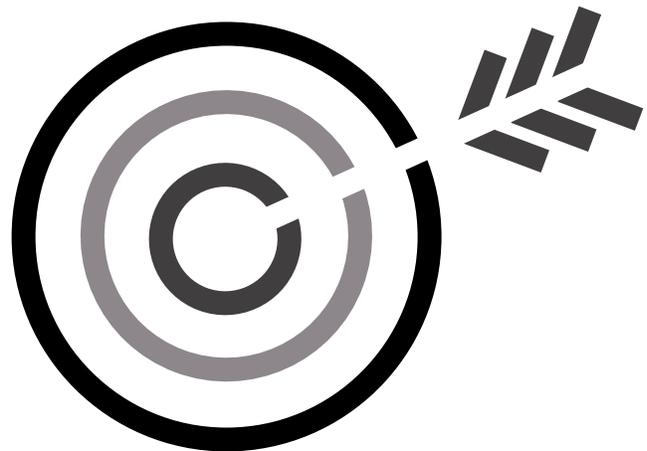


“People don’t plan to fail,  
they fail to plan.”

Our **COMPLETE PLANNING** approach helps you build a successful plan.

“If you aim at nothing,  
you’ll hit it every time.”

Our **AIM PLANNING PROCESS** helps you focus in on your specific planning goals.



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# Complete Planning

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*Our approach is not centered on specific financial products, but on solutions. Financial planning extends beyond investments and should include any factor that can impact your financial situation. Not every financial services firm takes such a broad view.*



**Our approach seamlessly integrates the many different planning components into your specific financial plan.**



## RETIREMENT PLANNING

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Formulate a complete retirement income plan that includes social security optimization, longevity risk management and structured withdrawal strategies.



## TAX PLANNING

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Proactively manage the tax implications of your wealth management plan through asset location, tax diversification strategies, tax loss harvesting, and Roth conversation strategies.



## INVESTMENT PLANNING

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Manage your portfolio's asset class exposures, investment due diligence, and rebalancing process with the goal of minimizing costs, maximizing total return, and structuring your financial resources to keep you on track toward your goals.



## RISK MANAGEMENT PLANNING

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Comprehensively evaluate your long-term care needs, liability coverage, and healthcare situation to ensure these risks are properly addressed through intentional insurance planning.



## LEGACY & ESTATE PLANNING

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Implement wealth transfer, generational planning, and stretch strategies that strive to reduce estate planning costs and taxes as well as maximize the after-tax wealth transferred to your beneficiaries.

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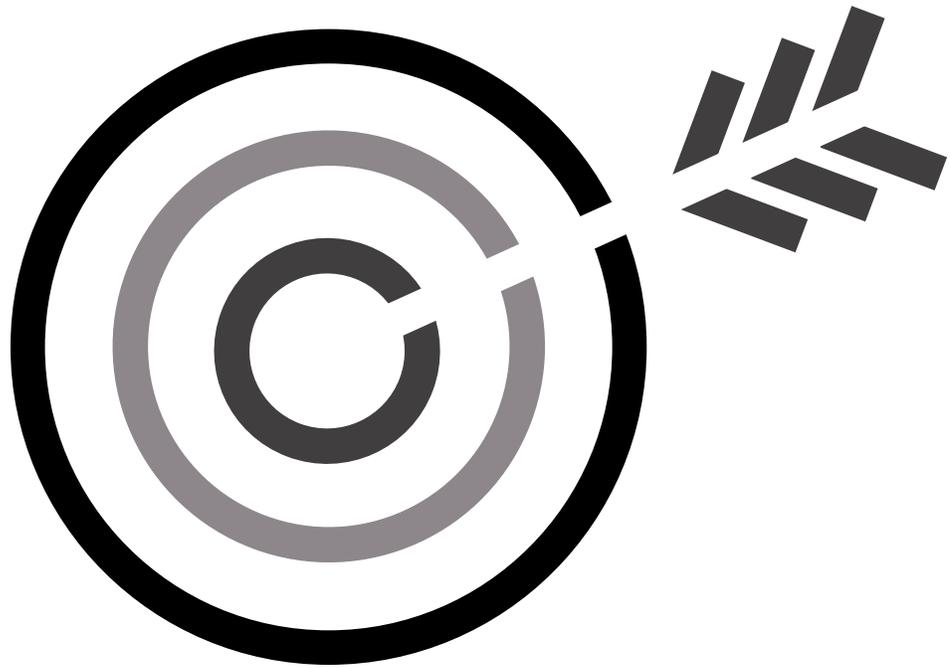
While your financial advisor may provide information relative to taxes, insurance and estate planning, the Registered Investment Advisor and its affiliates do not offer tax, insurance, or legal services. Any decisions relative to these topics should be discussed with a tax, insurance or legal professional prior to implementation.

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# AIM Planning Process

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*A consistent planning process serves as the foundation for successful financial plans. This helps you properly evaluate financial decisions and ensure all of the necessary components are considered. The planning process is designed to understand your unique financial situation, while offering flexibility to adapt the financial plan as your circumstances evolve. Our AIM Planning Process directs this approach and includes three distinct steps.*



# AIM

**ANALYZE. IMPLEMENT. MONITOR.**



## ANALYZE

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### ***Introductory Meeting***

Learn about your vision, values, and priorities

Share about our firm and our philosophy to determine if we can add value

Collect the necessary information to understand your short- and long-term goals

### ***Plan Preparation***

Organize all of your financial statements and documents, which serve as the foundation of your plan

Determine your risk tolerance, return goals, time horizons, and liquidity needs

Document your current and future income, expenses, assets, and liabilities



## IMPLEMENT

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### ***Planning Meeting***

Assess any unnecessary risks in your current portfolio and provide strategies to address those concerns

Provide a detailed plan for improving your portfolio relative to your current holdings

Deliver a simple, year-by-year income plan that guides you to and through retirement

### ***Plan Execution***

Complete and process all of the necessary transfer paperwork

Review account ownerships, beneficiaries, tax implications, and other factors that impact your overall plan

Coordinate with outside professionals, as necessary



## MONITOR

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### ***Review Meetings***

Deliver ongoing account updates and access

Consistently monitor, review, and adjust your plan

Offer ongoing and personalized counsel, market insight, and educational communication

### ***Ongoing Service***

Provide ongoing, active portfolio management

Make any necessary portfolio adjustments as your situation evolves

Maintain your entire financial plan to help ensure you stay on track to meet your goals

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