

# The *Independent Wisdom for Wealth*® Experience

Stage 1	<b>The WEALTH PLANNING LAUNCH™</b> (Data gathering, identification of goals and objectives)	Personal Balance Sheet	Organization
Stage 2	<b>The FUTURE VISION CLARIFIER™</b> (Current and future cash flow and income tax projections)	Retirement Planning Model	Optimism
Stage 3	<b>The PORTFOLIO DESIGN BLUEPRINT™</b> (Asset allocation strategy based on time horizon and risk tolerance)	IPS (Investment Policy Statement)	Confidence
Stage 4	<b>The STRATEGIC INVESTMENT SOLUTION™</b> (Specific investment recommendations to buy, sell or hold)	Portfolio Restructuring Plan	Control
Stage 5	<b>The RISK MANAGEMENT ASSESSMENT™</b> (Death, disability/incapacity cash flow projections and insurance review/recommendations)	Estate/Disability/LTC Planning Model	Protection
Stage 6	<b>The LEGACY MAXIMIZATION ANALYSIS™</b> (Estate plan and estate documents review and recommendations)	Estate Plan Flowchart	Inspiration
Stage 7	<b>The TAX MINIMIZATION REVIEW™</b> (Income, estate and gift tax projections and recommendations)	Tax Planning Model	Security
Stage 8	<b>The WEALTH PRESERVATION GAMEPLAN™</b> (Goal prioritization and wealth building/transfer strategies)	GPS (Goal Planning Statement)	Rigor