HOLISTIC WEALTH ARCHITECT™

WHAT IS THE HOLISTIC WEALTH ARCHITECT™

Holistic Retirement Advisors was created to help individuals, medical professionals and business owners create solutions and make sure they don't have the worry of running out of money during retirement. The primary purpose is to assist clients and their family create tax- advantaged and tax efficient retirement and investment strategies.

The goal is to create lasting wealth for you, your family and future generations. The philosophy and purpose is to be your Chief Holistic Retirement Architect when making important decisions regarding your retirement and wealth.

HOW WE HELP YOU

- Holistic Wealth Strategies
- Asset Protection Strategies
- Investment Strategies
- Retirement Planning
- Retirement Income Planning

PRODUCTS AND SERVICES

- Disability Income Insurance
- Education Funding Strategies
- Group Life, Disability, Health & Dental Insurance Long-Term Care Insurance
- Mortgage Protection (through life insurance and disability income insurance)
- Medicare Supplement Coverage
- Term, Whole Life, Universal & Variable Life Insurance

ESTATE PLANNING STRATEGIES

- Charitable Giving Strategies
- Estate Analysis & Conservation
- Grandchild Education Funding
- Second to Die and Survivorship Insurance

INVESTMENT AND RETIREMENT SERVICES

- Asset Allocation and Investment Portfolio Strategies
- Fixed, Indexed and Variable Annuities
- Mutual Funds
- Defined Benefit and Cash Balance Plans
- Pension Transfer/Rollovers
- Roth & Traditional IRA Consolidation/ Rollovers
- Simplified Employee Pensions
- Tax Sheltered Annuities, 403(b) & 401k Plans

COMMUNITY SUPPORT

- Teaching Financial Literacy Programs through community organization partnerships
- Hosts Educational Seminars with lawyers, accountants and CPA's

HOLISTIC WEALTH ARCHITECT™

1 EXPLORATION → 2 ENVISION → 3 EMBARK → 4 EXECUTION → 5

1. The Retirement Vision Dialogue

We have an initial exploratory meeting where we get a sense of who you are and what your goals are for your financial future

2. The Holistic Blueprint

The Holistic Blueprint outlines the financial focus areas we will address and how we will manage specific deliverables and time lines

3. The Holistic Vision Implementation

We help implement our Holistic Blueprint. Collaborating with your tax and legal dvisors as needed, we deploy the wealth solutions in a timely and efficient manner.

4. The Holistic Retirement Monitor

We would periodically contact you to keep you informed of important information that may be of relevance to you.

5. The Architect Review

We meet regularly to reflect, review, and discuss your plans To best serve you and your family, The Holistic Retirement Architect provides dynamic, relevant financial strategies that evolve with your changing needs and goals.

HOLISTIC WEALTH
ARCHITECT™

1 — 2 WEEKS → **2**

1 DISCOVERY MEETING

Complete Discovery Process

2 WEALTH MANAGEMENT MEETING

Presentation of the Plan

HOLISTIC RETIREMENT ANALYZER

Diagnostic of current situation, our recommendation for moving forward and details on our investing approach

2 — 1 WEEK → **3**

3 — 45 DAYS → **4**

4 — 90 DAYS → **5**

3 MUTUAL COMMITMENT MEETING

Confirmation of Commitment

4 45-DAY FOLLOW-UP MEETING

Organization of Account Paperwork

5 REGULAR PROGRESS MEETINGS

Review of Progress and Implementation of Advanced Plan

THE ADVANCED PLAN

Comprehensive evaluation of a wide range of financial needs with our recommendations for moving forward

PROFESSIONAL RESOURCES

Team of carefully selected professionals, each with a high level of knowledge and skill in key financial areas

PROFESSIONAL ADVISOR MEETING

Our team of professionals applies its expertise to evaluate all aspects of your financial situation and device appropriate solutions

THE HOLISTIC RETIREMENT FORMULA

WM=IC+AP+RM

The Holistic Retirement Formula shows how we implement the retirement wealth management consulting process. Recent studies (CEG Worldwide, 2007) suggest that only 6.6% of financial advisors are actually wealth managers and the other 93.4% are investment generalists and do not venture much beyond investment consulting.

WM Wealth Management = **IC** Investment Consulting + **AP** Advanced Planning + **RM** Relationship Management

Investment Consulting (IC) - addresses overall investment strategies

- Risk profile analysis
- Investment policy statement
- Asset Allocation
- Investment Selection
- Portfolio & Investment evaluation
- Respond to market & economic conditions

Relationship Management (RM) - people and personalities

- Understand what's important to client
- Advocate for client
- Work with client's other professional advisors

Advanced Planning (AP) - addresses the range of financial needs beyond investment consulting (WE + WU + WP + WT)

Wealth Enhancement (WE)

- Discovery Analysis
- Goal setting & Planning
- Investment Strategies
- Tax Planning Strategies

Wealth Utilization (WU)

- Ongoing Cash Flow Analysis
- Qualified Plan Distributions
- Social Security & Medicare
- Family Cash Strategies

Wealth Protection (WP)

- Beneficiary Audit Review
- Insurance & Long-Term Care
- Asset Ownership Audit
- Debt & Credit Analysis

Wealth Transfer (WT)

- Estate Planning Analysis
- Multi-Generational Strategies
- Charitable Gifting
- Trust Funding Strategies

HOLISTIC WEALTH ARCHITECT™