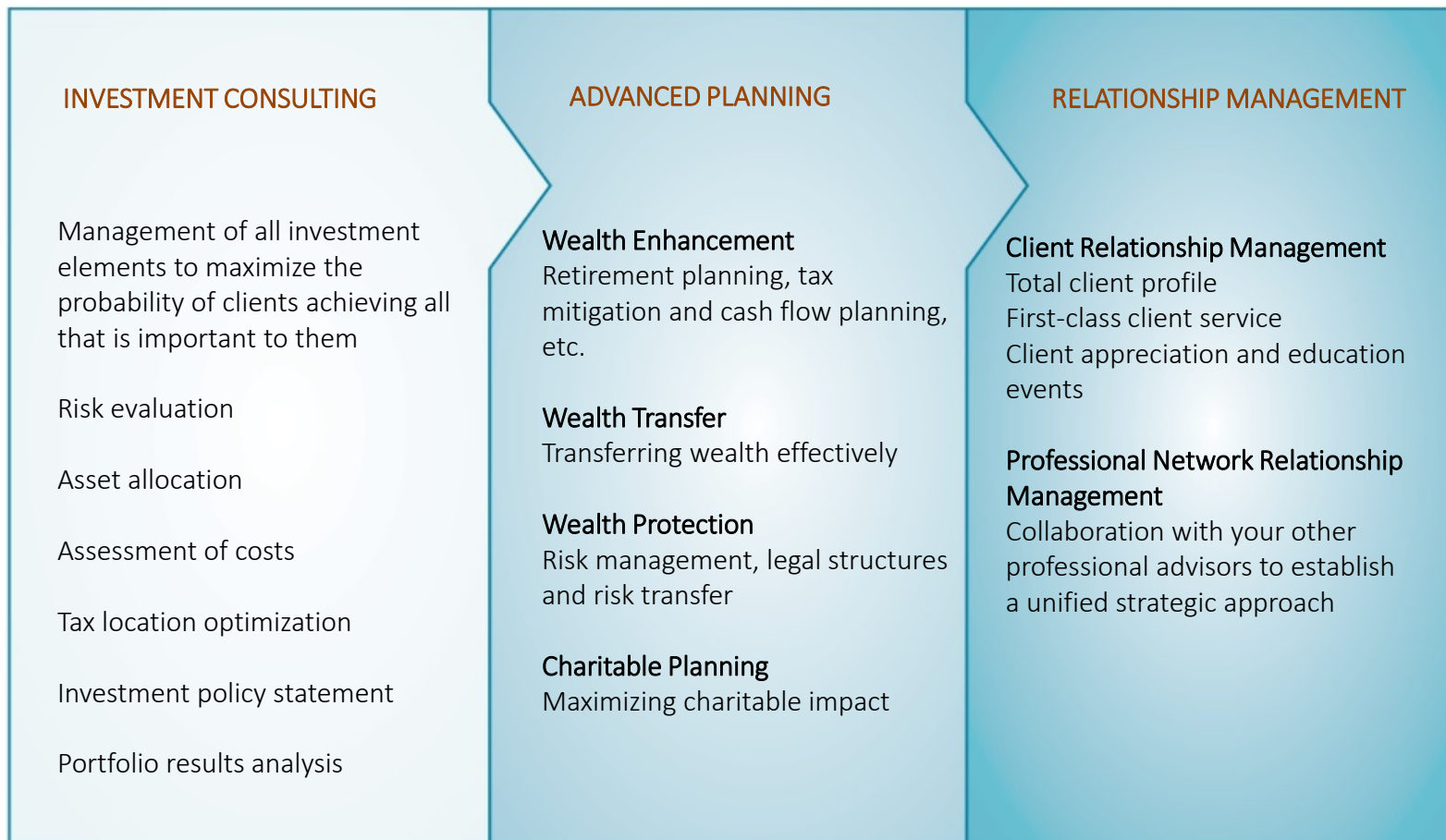


Wealth Management Defined



WEALTH MANAGEMENT = **INVESTMENT CONSULTING** + **ADVANCED PLANNING** + **RELATIONSHIP MANAGEMENT**



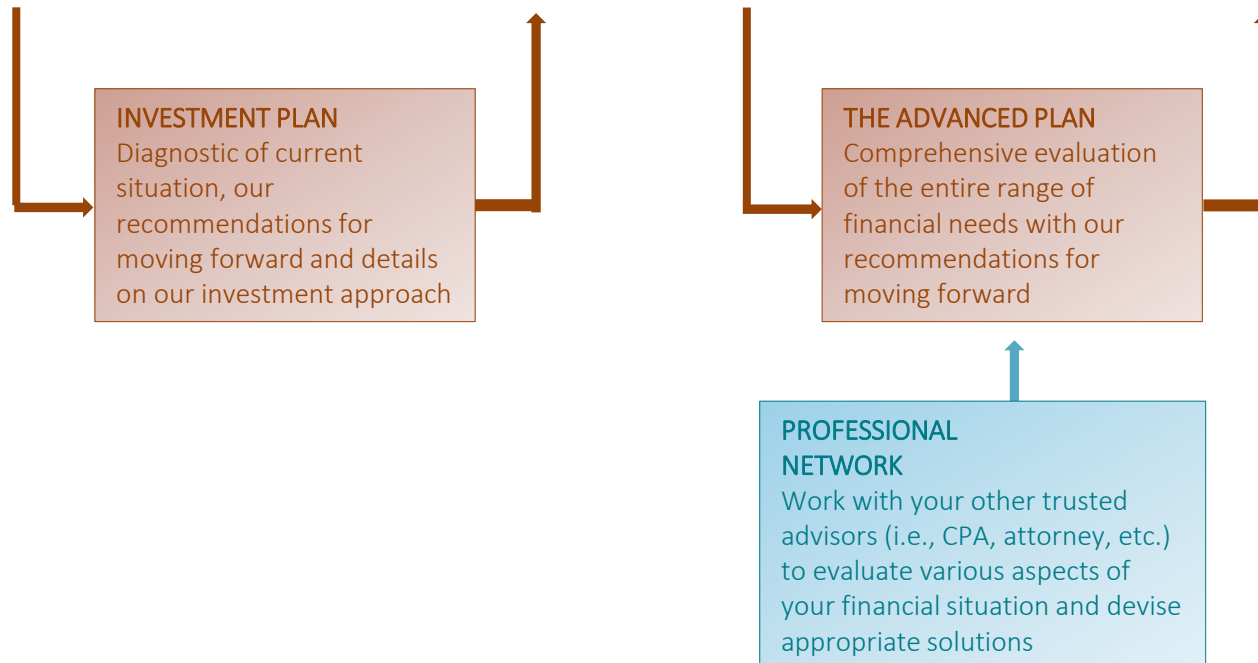
Wealth Management Process



Client Experience



Supporting the Experience



Wealth Management Coordination



Some of the items that often need to be coordinated and addressed in a comprehensive financial plan include:

- Assessment of cash flow—factoring in current income and expenses, fixed needs, discretionary lifestyle expenses, savings strategies, allocating funds for taxes, etc.
- Determination and prioritizing of financial goals, values, and risk considerations (to address items such as retirement planning, education funding, wealth transfer objectives, tax situation, etc.)
- Assessment of credit needs (i.e., mortgage financings, asset purchase, business financing, etc.)
- Assessment of tax situation (to plan for quarterly tax estimates, planning opportunities, etc.)
- Making sure that your assets / accounts are titled properly
- Development of an asset diversification investment policy strategy to address current and long term needs (i.e., for income, growth, principal preservation, etc.)
- Assessment of retirement distribution strategies to determine prudent withdrawal rates
- Assessment of your property and casualty coverage (i.e., home, auto, umbrella insurance, etc.)
- Development and updating of your estate plan (i.e. to address wealth transfer goals)
- Review and updating of beneficiary elections (i.e., retirement accounts, life insurance, etc.)
- Assessment of charitable giving objectives
- Assessment of financial risk due to disability, healthcare need, premature death or long term care need

Robert. W. Baird & Co does not provide all services listed.