Your Transition & On-Going Private Wealth Counseling Services

"We understand the importance of your financial well being. During your life, your needs may change, but our philosophy will not. We will be your financial advocate, trusted partner and guide along this voyage."

Transition Period

To initiate: Sign transition paperwork

Step 1 — "Setting the course" One Best Financial Life ™

A new approach that focuses exclusively on ***factors you can control.*** Here, we begin establishing specific and measurable milestones and assumptions designed to keep us on the right course. Your five control factors are:

- Spending
  Lifestyle Lever
- Saving
  Money dedicated for Investment
- Timing
  When you want events to occur
- Legacy
  Assets you want to transfer to heirs
- Risk
  The level of potential risk in your portfolio

Step 2 — Your Master Plan

Based on your priorities, we work interactively with you to show how each control factor affects the others. This allows us to make informed decisions and tradeoffs based on your specific situation. Some trade-offs are market driven while others are lifestyle driven. Your Master Plan becomes the pillar of your financial life.

- Confirm objectives and understand priorities
- Clearly define short and long term needs
- Establish specific measurable milestones
- Measuring the probability of success

Step 3 — Implementing your unique strategy

Based on your Master Plan, next we confirm your portfolio is positioned to achieve the goals set forth in the proposed investment strategy.

As opposed to asking you how much risk you are willing to take, we establish how much risk you need to take to accomplish your goals.

- Review current assets
- Propose modifications based on your Master Plan expanded investment options
- Implement necessary changes

Step 4 — Re-Establish Life and Family Needs

Once we have established our road map, we then begin focusing on specific issues of importance to you and your family. Similar to the investment approach of an endowment, pension, or foundation we look at all aspects of your family's strategy:

- Legacy and Wealth Transfer Issues
- Trust Services
- Charitable Giving
- Risk Management & Asset Protection
- Business Planning
- Income tax strategies
- Cash flow monitoring
- Fringe benefit/ insurance coordination

Your One Best Financial Life™

- Updating Objectives
- Annual Meeting
- Monitoring of "Your Master Plan"
- On-going Oversight & Reporting
- On-going Portfolio & Assumption Monitoring
- Holistic Advice Overview

Annual Private Wealth Counseling Services

UnitedCapital
Financial Advisers