

A financial planning process **focused** on helping you achieve your personal needs and goals as you face a host of financial decisions, and ultimately realize **peace of mind.**



- Creating a Successful Lifestyle Now and in Retirement
- Tax-Optimal Cash Flow Management
- Retirement Accumulation and Budgeting
- Building a Statement of Net Worth
- Maximizing Returns while Minimizing Volatility in Your Portfolio
- The Importance of Positioning Assets in a Tax-Efficient Manner

Savant Capital Management, Inc.

Savant Capital Management, Inc. helps clients maximize assets, enhance the quality of life, and achieve personal and financial goals. We do these by providing investment management, financial planning, and family office services to financially established individuals, trust funds, retirement plans, non-profit organizations, and fiduciaries.

Savant is regularly recognized among the top wealth managers in the United States. In April of 2008, Savant was named the top independent advisor in Chicagoland by *Chicago* magazine. In 2007 and 2008, *Barron's* named Savant one of the 100 best (#32 and #28 respectively) independent financial advisors in the United States. Each year since 1997 Savant has been recognized as one of the nation's top 100 financial advisors by *Worth* magazine. Since 2004, Savant has been selected by *Medical Economics* magazine as one of the "Top 150 Financial Advisers for Doctors" in the nation. Also in 2007 and 2008, *Inc.* magazine identified Savant as one of the nation's fastest growing financial services companies.

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Financial Planning

s n a p s h o t



"getting from here... to there"

www.savantcapital.com

SAVANT
Your Wise Wealth Advisor

Investment Analysis

Why is this so important? The idea is to provide optimal asset allocation (highest returns with the least amount of volatility) based upon the leading academic, evidence-based investment information available. This process insures that you have eliminated needless risk and positions your portfolio to more efficiently capture returns.

We provide a list of inconsistencies and inefficiencies (gaps) that we identify in your current portfolio and offer strategies to enhance it.

Cost Matters. Most investors are unaware of the myriad of hidden costs related to their investment portfolio. We provide an analysis of the real costs associated with your current portfolio.



A comprehensive, detailed inventory and categorization of your entire investment portfolio.

Equity Holdings are analyzed by:

- Size (large, mid, small)
- Style (value vs. growth)
- Domestic vs. International vs. Emerging Markets

Fixed Income Holdings are analyzed by:

- Bond Maturity
- Collateral and Quality of Bond Holdings

Retirement Projections

We test how desired levels of spending and varied rates of return affect your retirement goals through a probability of success analysis.

- Have I financially prepared myself to be able to retire?
- Where do I stand now?
- Am I on the right track to meet my retirement goals?
- Although I am mentally and physically ready to retire, will my portfolio support me for the rest of my life?
- How will volatility and the risk associated with my investments affect the success of my portfolio over time?
- When I am retired, will my portfolio sustain me with the rising level of expenses?

Four Questions to Assess Your Current and Future Financial Health –
We Will Help Provide Answers



A Retirement Plan Prescription

A Recommendation for Your Employer-Sponsored Retirement Portfolio.

If you are still working, chances are you have to make decisions regarding your plan assets. An investment analysis is not complete without a review of these investment options.

After careful examination of the options in your group retirement plan, we can provide a “prescription” of an ideal allocation for your retirement plan.



A couple things to consider while analyzing your current employer-sponsored retirement plan:

- Is your group retirement plan in line with your overall investment strategy?
- Does your employer-sponsored retirement plan take your age, risk tolerance, and financial goals into consideration?

Visit www.savantcapital.com/snapshot for samples of all of the plan components of Savant’s **Financial Planning Snapshot.**