INVESTMENT

Our Investment Process

The Wise Wealth Investment Solution™ helps you enhance the quality of your life and realize your personal and financial goals by providing a disciplined, common sense, and tax-efficient investment management solution designed to simplify your life while maximizing return and reducing risk.

SAVANT®
Your Wise Wealth Advisor

THE WISE WEALTH INVESTMENT SOLUTION™

The Wise Wealth Investment Solution™ helps you achieve your goals by integrating the wealth and wisdom that you have accumulated through a lifetime of work and perseverance. This proprietary investment management process, created by Savant, was developed to help you enhance the quality of your life and realize your personal and financial goals. It accomplishes this by providing a disciplined, common sense, and tax-efficient investment management solution designed to simplify your life while maximizing return and reducing risk.

Our process recognizes that, over time, many people's investments have become disorganized and fragmented. Their expenses may be too high. They often lack proper diversification and take too much risk. This can result in paying too much tax, receiving insufficient income, and incurring needless complexity and stress.

To help simplify your life, The Wise Wealth Investment Solution™ handles all the details while you remain in control of the big and important decisions. Our portfolios are built strictly with low cost, no-load investment vehicles. We place asset allocation and tax-management at the center of our investment process. Savant clients are neither speculative nor high-risk investors. Rather, each is concerned with preserving capital, growing assets, and avoiding the myriad risks that abound in today's investment environment. They understand that we are not tempted to predict short-term trends, having chosen instead to steadfastly focus on long-term planning and results. To assure our interests are always aligned with yours, we eliminate conflicts of interest and serve as your trusted fiduciary. None of our compensation comes from anyone except you. We never receive commissions, never utilize proprietary investments, and never receive kickbacks from investments we recommend. We only focus on your best interest. For our financial planning clients, The Wise Wealth Investment Solution™ is tightly integrated with your comprehensive Wise Wealth Plan™. This, of course, further increases the likelihood of your success.

The Wise Wealth Investment Solution™ is a highly structured, step-by-step process divided into four distinct stages. Each of these stages is comprised of multiple action steps. We manage the entire process and coordinate the implementation of your strategy from start to finish. In **stage one**, we review your current situation and communicate Wise Wealth Investment Strategies™ specific to your situation. **Stage two** transitions your existing portfolio to a Wise Wealth Portfolio™. **Stage three** provides continual investment management and supervision. **Stage four** systematically reviews and tracks your personal progress and makes revisions to your strategy as appropriate.

When you have completed our process, you will have a well-structured portfolio clearly aligned with your personal goals and vision. You will be taking appropriate risk and will be compensated for that risk. Your return will be maximized for the level of risk you have assumed. You will likely pay less tax. Your financial affairs will be simplified. You will be better organized and your investment costs may decline. And, most importantly, you will have peace of mind because you will be maximizing your assets, enhancing the quality of your life, and realizing your personal and financial goals.

FOUR STAGES TO ACHIEVING AN OPTIMAL PORTFOLIO

- DISORGANIZED
- INEFFECTIVE DIVERSIFICATION
- INEFFICIENT
- DISJOINTED APPROACH
- TOO MUCH TAX
- HIGH OR UNKNOWN COST
- TIME CONSUMING
- EXCESS OR UNKNOWN RISK
- POOR PERFORMANCE

1. The Wise Wealth Investment Strategy Review™

A. Review and Analyze Existing Portfolio
B. Communicate Wise Wealth Investment Strategies™
C. Formalize Wise Wealth Vision™
D. Wise Wealth Risk/Return Assessment™

2. The Wise Wealth Investment Transition™

A. Establish Custodial Relationships
B. Coordinate Asset Transfers
C. Develop Wise Wealth Tax Strategies™
D. Document Investment Policy Statement
E. Identify Optimal Investments
F. Trade Account in Accordance with Investment Policy Statement
G. Deliver Wise Wealth Portfolio™ and Wise Wealth Data Manager™

3. The Wise Wealth Investment Manager™

A. Monitor and Manage Wise Wealth Portfolio™
B. Systematically Rebalance Portfolio as Needed

4. The Wise Wealth Portfolio Review™

A. Review Progress Regularly
B. Revise Wise Wealth Portfolio™ Strategy and Investment Policy Statement as Needed

- SIMPLICITY & EASE
- EFFECTIVE DIVERSIFICATION
- EFFICIENCY
- INTEGRATED WITH PLAN
- LESS TAX
- LOWER COST
- MORE FREE TIME
- MANAGED RISK
- MORE RETURN

SAVANT®

Your Wise Wealth Advisor

Savant Capital Management, Inc.

Rockford, IL | Freeport, IL | Geneva, IL | Hoffman Estates, IL | Madison, WI

www.savantcapital.com