

THE WISE WEALTH INTEGRATOR™



Our Planning Process

The Wise Wealth Integrator™ helps you achieve your goals by integrating your wealth and your wisdom. This proprietary process, created by Savant, helps you maximize your assets, enhance the quality of your life, and realize your personal and financial goals.

 **SAVANT**

THE WISE WEALTH INTEGRATOR™

While most successful people have done some wealth or estate planning, many still lack confidence and a clear vision of their ideal future. That is why we created The Wise Wealth Integrator™: a proprietary process designed to help you achieve your goals by integrating your wealth and your wisdom.

Your wisdom and your wealth have been accumulated through a lifetime of work and perseverance. Responsibility, courage, honesty, loyalty and self-discipline create a mold with which we form our values about things in life that are truly important. These values represent nothing less than wisdom — wisdom so unique that it provides the very definition of who you are.

Our process recognizes that many people have not harnessed this wisdom to define clear goals. And, even when they do, they often fail to develop a plan to achieve them. There are many common symptoms: Their financial affairs may be excessively complex. They often pay too much tax. Investments are frequently disorganized and fragmented making it difficult to control and manage risk. The disarray also makes it difficult to understand your real investment costs — both the hidden and obvious ones. To make matters worse, their professional advisors typically fail to work together. Lastly, many worry that their family is not adequately protected. Consequently, they may feel their goals and dreams are out of reach which precludes them from enjoying life to its fullest.

The Wise Wealth Integrator™ process evolved as a result of working with over a thousand clients since 1986. The Wise Wealth Integrator™ helps you develop

your ideal vision, analyze and understand your current situation, understand the inconsistencies of your existing approach, and formulate customized planning strategies. This will provide you confidence that your assets and financial decisions are closely aligned with your ideal vision of the future.

There are four distinct stages in our process. Stage one helps you understand your current situation — dangers, strengths and opportunities. We help you set goals, both personal and financial. Knowing your current situation allows you to create a powerful vision for your future. Working together in stage two, we help you identify obstacles that stand in your way and develop Wise Wealth Planning Strategies™ to overcome them. In stage three, we review all of the tools — financial and otherwise — to help you achieve your vision. We then help you develop an implementation team and plan to accomplish your strategies in timely fashion. Stage four helps you systematically review and track your progress.

Completing our process gives you peace of mind and confidence. You will have a clear vision of your ideal financial future. This will be accompanied by clear goals and a plan to achieve them. You will have a better understanding of risk. You will likely pay less tax. Your finances will be simplified and you will be better organized. Investment expenses will likely decline. Your investments will be closely integrated with your plan. You will have an estate plan that meets the needs of your family, and your professional advisors will work as a team. As a result, you will be maximizing your assets, enhancing the quality of your life, and realizing your personal and financial goals.

FOUR PLANNING STAGES TO YOUR IDEAL FUTURE

- NO PLAN
- CONFLICTING GOALS
- DISORGANIZED
- NEEDLESS COMPLEXITY
- TOO LITTLE TIME
- TOO MUCH TAX
- TOO MUCH COST
- UNCERTAIN FUTURE
- FAMILY AT RISK
- LACK CONFIDENCE
- LACK A CLEAR VISION

- PLAN AND PATH
- DEFINED GOALS
- ORGANIZED
- SIMPLIFIED
- MORE FREE TIME
- LESS TAX
- LOWER COST
- PEACE OF MIND
- FAMILY PROTECTED
- CONFIDENCE

1. The Wise Wealth Visioning Exercise™

- A. Savant Wise Wealth Starter Kit™
- B. Wise Wealth Visioning Workshop™
- C. Identify Dangers, Strengths and Opportunities
- D. Formalize Wise Wealth Vision™

2. The Wise Wealth Planning Program™

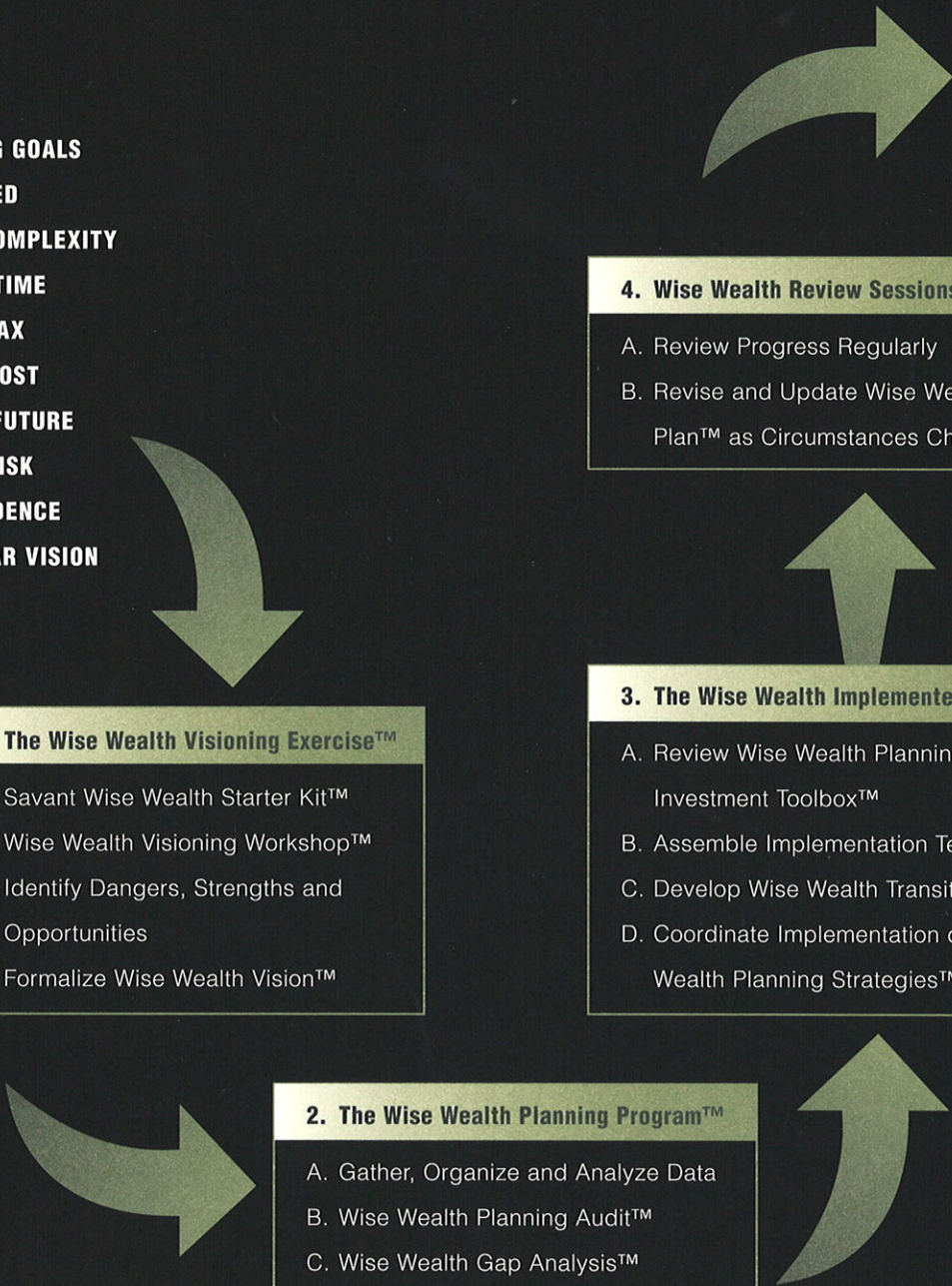
- A. Gather, Organize and Analyze Data
- B. Wise Wealth Planning Audit™
- C. Wise Wealth Gap Analysis™
- D. Wise Wealth Planning Strategies™
- E. Deliver Wise Wealth Plan™

4. Wise Wealth Review Sessions™

- A. Review Progress Regularly
- B. Revise and Update Wise Wealth Plan™ as Circumstances Change

3. The Wise Wealth Implementer™

- A. Review Wise Wealth Planning and Investment Toolbox™
- B. Assemble Implementation Team
- C. Develop Wise Wealth Transition Plan™
- D. Coordinate Implementation of Wise Wealth Planning Strategies™





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