copper leaf
FINANCIAL

Design | Build | Protect®

An Evidence-Driven Approach
to Wealth Management

Working Together

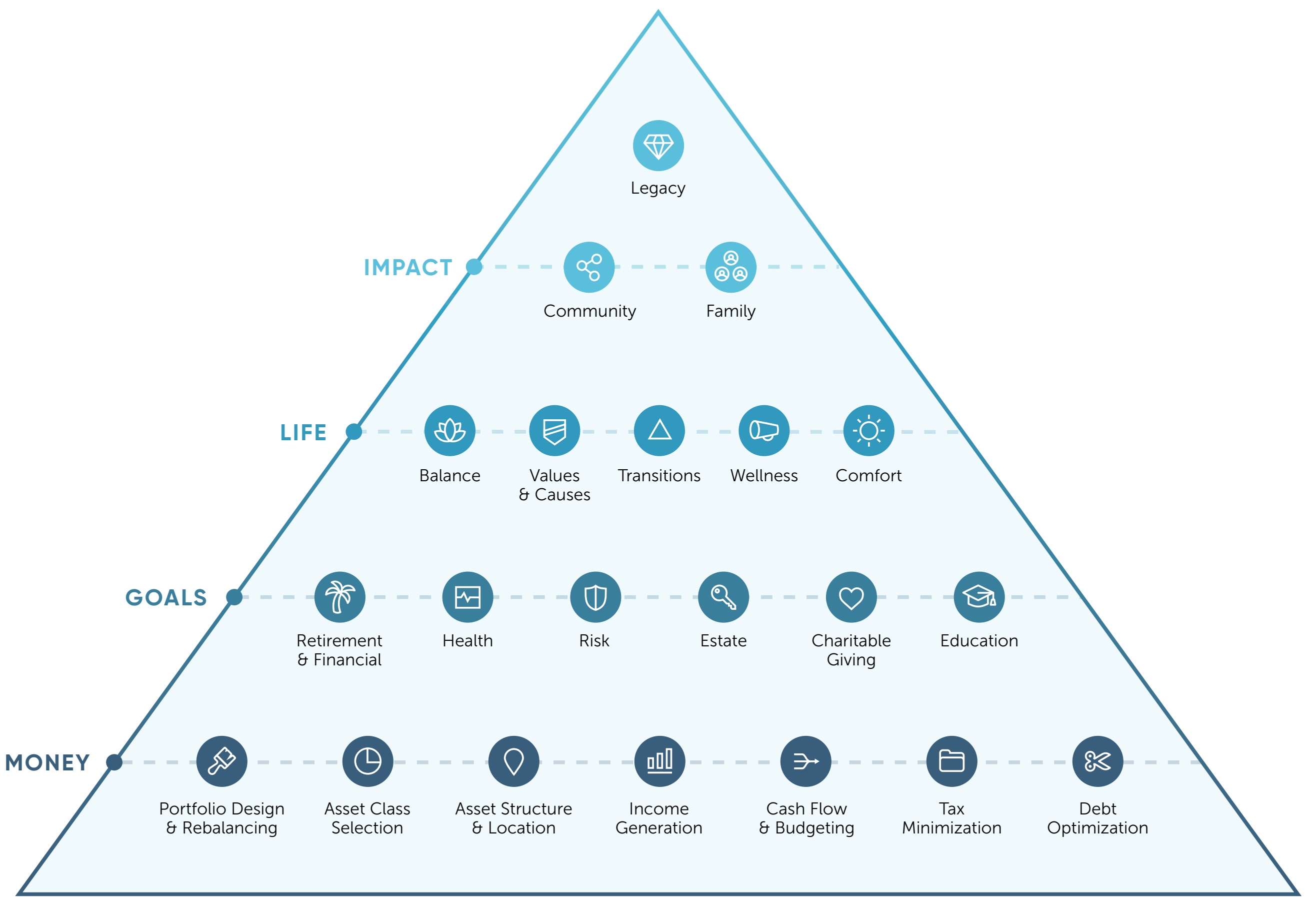
Design | Build | Protect®

These three simple words serve as a guide to keep your values, needs, concerns and hopes at the forefront of everything - from the big picture to the smallest of details. Like most powerful ideas, it is based on a simple and logical approach.

DESIGN – Explore, understand and clarify your life and financial goals.

BUILD – Put all the wheels of your holistic financial plan in motion through extensive research and evidence-driven strategies.

PROTECT – Stay on track through continual analysis, advice and education.



In short, your advisor will work with you to discover your wealth and life goals and will construct and continually evolve an evidence-driven plan to get you there.

Tap into the resources and collective wisdom of your advisory team to co-plan and optimize your financial future.

Choosing a Wealth Advisor

Selecting a qualified, credentialed advisor can be confusing. A great place to start is to determine what your advisor offers and how they are compensated. A fiduciary-based, comprehensive wealth planning approach covers all aspects of your life and finances. Use the checklist below to determine whether you're getting the value you deserve.

		Current Advisory Services	DBP®
IMPACT	Community		
	Legacy		
	Family		
LIFE	Balance		
	Values & Causes		
	Transitions		
	Wellness		
	Comfort		
GOALS	Retirement & Financial		
	Health		
	Risk		
	Estate		
	Charitable Giving		
	Education		
MONEY	Portfolio Design & Rebalancing		
	Asset Class Selection		
	Asset Structure & Location		
	Income Generation		
	Cash Flow & Budgeting		
	Tax Minimization		
	Debt Optimization		

The Design | Build | Protect Roadmap

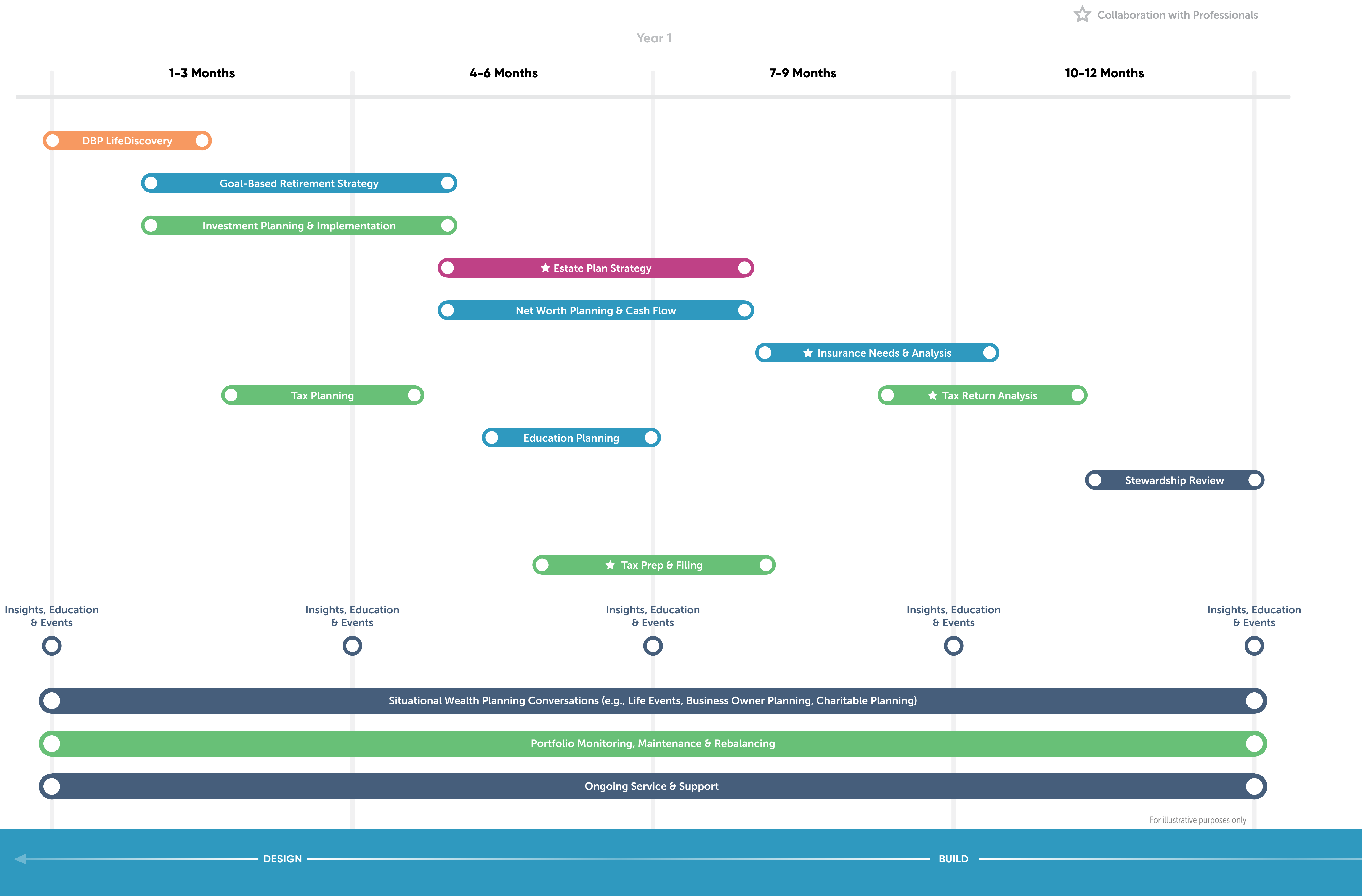
This infographic outlines some of the key moments across the first two years as a client. It illustrates how an advisor might apply the Design | Build | Protect wealth management approach to a hypothetical client. Since each situation is unique, your advisory team will tailor your experience to address both your short- and long-term priorities. Ultimately, your advisor aspires to help you envision a better financial future and inspire confidence in your journey toward achieving that vision.

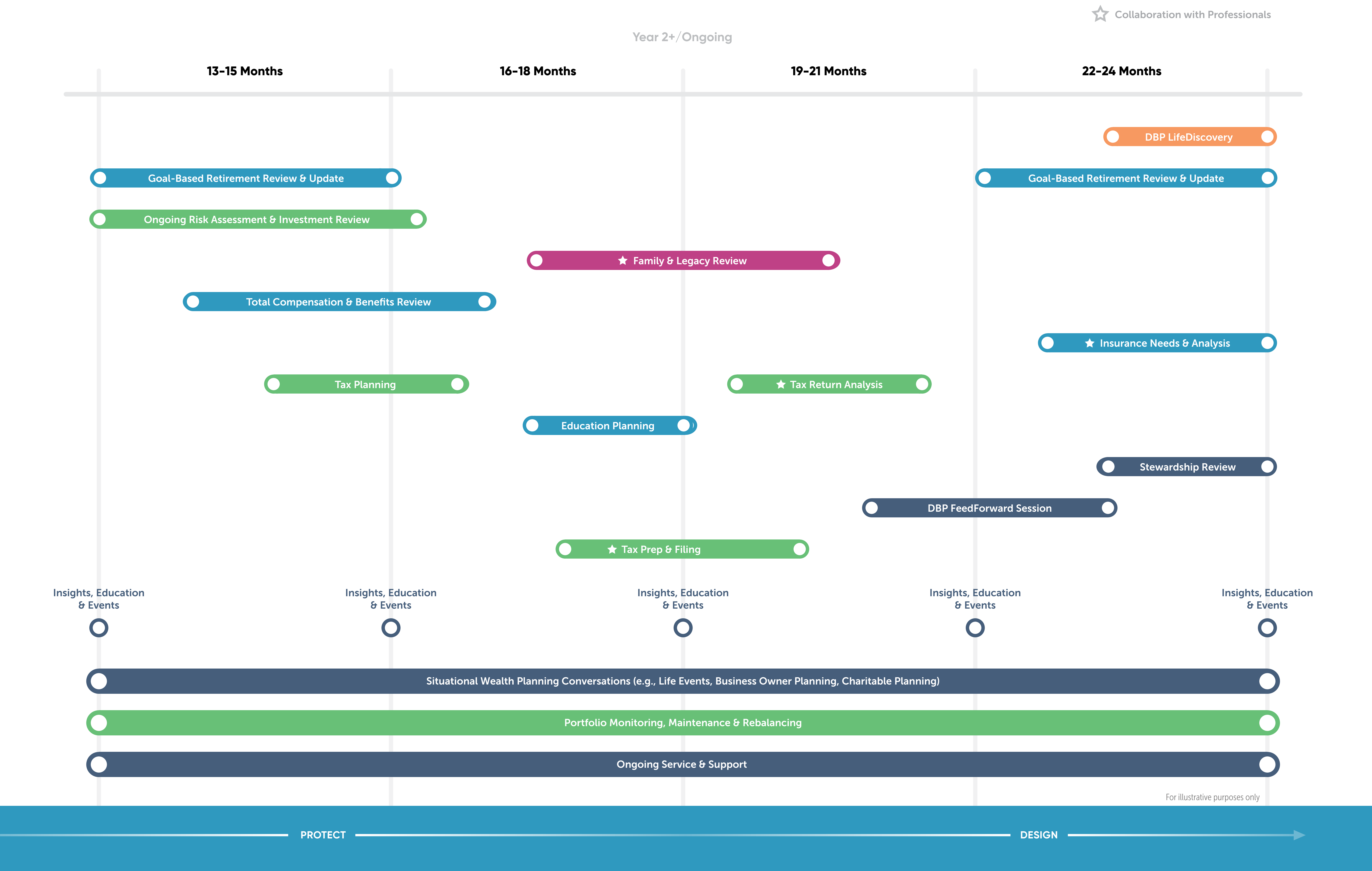
Money
Engaging in a fully evidence-driven approach with your income, assets, liabilities and investments

Goal
Helping you identify and realize your personal financial goals

Life
Allowing you to expand your focus to bigger and broader life goals

Impact
Determining where and how you'd like to make the biggest difference with your family, philanthropic priorities or your community


Collaboration with Professionals
Year 1
1-3 Months
4-6 Months
7-9 Months
10-12 Months
DBP LifeDiscovery
Goal-Based Retirement Strategy
Investment Planning & Implementation
Estate Plan Strategy
Net Worth Planning & Cash Flow
Insurance Needs & Analysis
Tax Planning
Tax Return Analysis
Education Planning
Stewardship Review
Tax Prep & Filing
Insights, Education & Events
Insights, Education & Events
Insights, Education & Events
Insights, Education & Events
Insights, Education & Events
Situational Wealth Planning Conversations (e.g., Life Events, Business Owner Planning, Charitable Planning)
Portfolio Monitoring, Maintenance & Rebalancing
Ongoing Service & Support
For illustrative purposes only
DESIGN
BUILD


Collaboration with Professionals
Year 2+/Ongoing
13-15 Months
16-18 Months
19-21 Months
22-24 Months
DBP LifeDiscovery
Goal-Based Retirement Review & Update
Goal-Based Retirement Review & Update
Ongoing Risk Assessment & Investment Review
Family & Legacy Review
Total Compensation & Benefits Review
Insurance Needs & Analysis
Tax Planning
Tax Return Analysis
Education Planning
Stewardship Review
DBP FeedForward Session
Tax Prep & Filing
Insights, Education & Events
Insights, Education & Events
Insights, Education & Events
Insights, Education & Events
Insights, Education & Events
Situational Wealth Planning Conversations (e.g., Life Events, Business Owner Planning, Charitable Planning)
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For illustrative purposes only
PROTECT
DESIGN

The Value of Evidence-Driven Investing™

The Evidence-Driven Investing strategy is backed by more than 80 years of peer-reviewed financial research and market studies. Not only should you be in the best position to achieve your goals, but also your advisor aims to develop an investment plan you can feel fully confident in during the inevitable ups and downs of the market. Your advisor will use an approach rooted in smart diversification, low investment costs and minimizing risks. Your investment strategy will be tailored to meet your specific goals. And once the initial strategy is put in place, your advisor will work continually to ensure your investment portfolio is finely tuned through active monitoring, rebalancing and optimization when necessary.