



Wealth Management

Our dynamic total wealth management approach is customized to address your unique financial needs and objectives. We follow a comprehensive five-step, process designed to determine the optimal approach to managing your assets.

- Discovery – understanding your personal, professional and financial life goals.
- Education – Discuss risk/reward characteristics of different assets classes and their contribution to the overall portfolio asset allocation.
- Recommendations – the optimal blend of investment vehicles to work toward your goals.
- Implementation – the investment methodologies employed to construct your portfolio.
- Active Management – Regular review of the portfolio's performance.

Comprehensive Wealth Management Services:

- Retirement Planning – 401(k) strategies, prepare to retire, retirement investment design, IRAs, Roth IRAs.
- Investment Planning – Investment advisory services, asset allocation, investor profile, tax considerations.
- Insurance Planning – Permanent life insurance, Term life, long-term care insurance, Disability insurance.
- Estate Planning/Funding for – Trust & wills, charitable giving, Inter-generational wealth planning, ILIT's.

Investment Policy Statement:

- Goal for Your Money – What you want your money to accomplish for you?
- Set Realistic Objectives – Personal circumstances, return requirements, income needs, time horizon.
- Your Investment Model – Investor profile, set asset allocation.
- Establish the Investment Process – Managed portfolio, age-based process, capture gains to cash, re-balancing.
- Management Procedures – How investments are selected, how we monitor and evaluate performance.
- Client- Advisory Relationship –Relationship built on education and advice centered on pursuing your goals.

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