DESMOND WEALTH MANAGEMENT, INC.

THE WEALTH MANAGEMENT FORMULA

WM Wealth Management = **IC** Investment Consulting + **AP** Advanced Planning + **RM** Relationship Management

IC – Investment Consulting

Management of all investment elements to maximize the probability of clients achieving all that is important to them.

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Assessment of impact of taxes
- Investment policy statement

RM – Relationship Management

A proactive approach to working with you and your advisors.

- **Client Relationship** = Building deep relationships to fully understand import financial challenges and dreams.
- **Professional Network Relationship** = Managing a network of professionals (lawyers, etc.) to bring the needed expertise.

AP – Advanced Planning

Planning in four focus areas, beyond your investments:

Legacy +	Protection +	Independence +	Succession
Estate & Legacy Planning	**Asset Protection**	**Financial Independence**	**Business & Executive Succession**
• Estate Planning Guidance	• Income Protection	• Retirement Planning	• Stock Options
• Planning for Family Gifts	• Insurance Analysis	• Tax Saving Strategies	• Business Succession
• Wills , Trusts, POAs	• Protecting Assets	• Debt Strategies	• Buy-Sell Planning
• Legacy Tax Planning	• Entity Structure	• Cash Flow & Budgeting	

FULLY INTEGRATED TAX STRATEGY OVERLAY