

$$WM = IC + FP + RM$$

$$IC = \text{INVESTMENT CONSULTING}$$

$$\begin{aligned} WM &= IC \\ &\text{(Investment Consulting)} \\ &+ FP \\ &\text{(Financial Planning)} \\ &+ RM \\ &\text{(Relationship Management)} \end{aligned}$$

- Historical Portfolio Performance Review
- Risk Evaluations
- Asset Allocation

It is a verbal description of how all this moves toward goal fulfillment aligned with stated values.

$$FP = \text{FINANCIAL PLANNING}$$

$$RM = CRM + ENRM$$

An analysis of the relevant areas which may include any or all the following:

- Financial Statements
- Retirement Planning
- Education Planning
- Asset Allocation
- Emergency Reserves
- Survivor Needs
- Disability
- Long-Term Care
- Estate Planning Strategies

CRM = Client Relationship Management

ENRM = Expert Network Relationship Management