

# Financial Services Overview

## Essential Wealth Management Experience

### RETIREMENT PLANNING / FAMILY NEEDS

- Comprehensive financial planning
  - Retirement analysis
  - Education planning
  - Multi-generational financial planning
  - Planning for support of aging parent(s)
  - Corporate retirement plans
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### ASSET MANAGEMENT

- Managed accounts
  - Mutual funds
  - Individual security
  - ETFs
  - Structured notes
  - Traditional alternative investments
  - Liquid alternatives
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### CREDIT AND LENDING

- Securities-based lending
  - Personal credit management
  - Mortgage advice
  - Margin loans
  - Non-purpose lending
  - Fully paid securities lending
  - Loans against collared stock
  - Art collection lending
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### BUSINESS SUCCESSION PLANNING

- Business needs review
  - Cash management and capital needs assessment
  - Business valuation & investment banking services
  - Succession planning documents
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### EXECUTIVE COMPENSATION

- Concentrated stock (monetizing, hedging)
- Stock option strategies
- 10b5-1 trading programs
- Restricted securities, Rule 144 (liquidation & risk management alternatives)

- Expertise in highly regulated areas (collateral loans, OTC option collars, etc.)
- Estate and financial planning (executive compensation management)

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## INSURANCE AND LIABILITY MANAGEMENT

- Comprehensive insurance review
- Goal protection
- Life insurance
- Long-term Care
- Disability insurance
- Dynasty trust
- Life insurance trust

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## ESTATE PLANNING/PHILANTHROPIC GIVING

- Wills, trusts, gifting, asset titling
- Charitable giving / charitable trust
- Endowments / donor advised funds
- Estate tax funding
- Family dynamics / family meeting



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