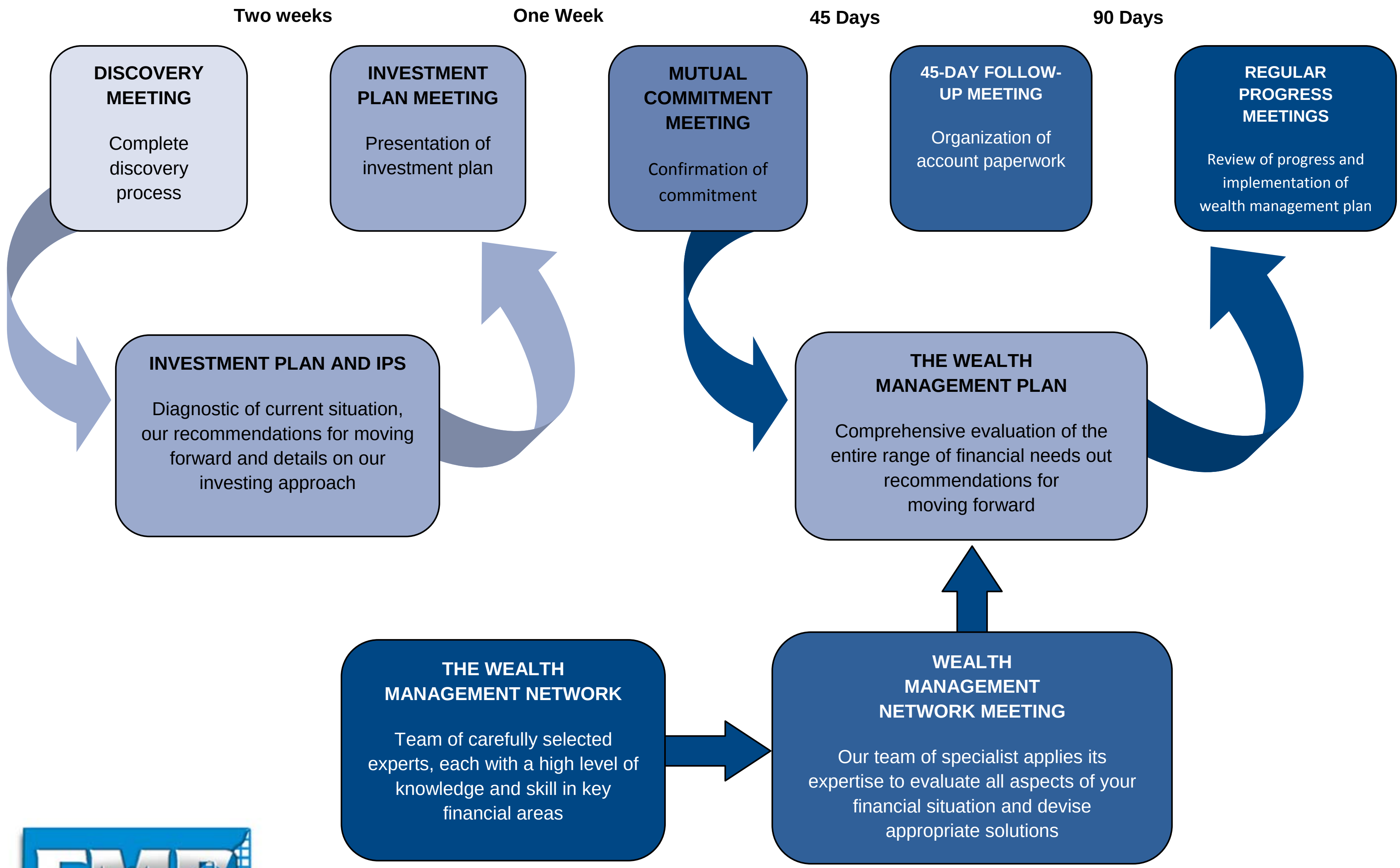
Wealth Management Consultative Process



FMB Wealth Management

Wealth Management Formula

WM = IC + AP + RM

WM = IC

(Investment Consulting)

+ AP
(Advanced Planning)

+ RM
(Relationship Management)

IC = INVESTMENT CONSULTING

- Historical Portfolio Performance Analysis
- Risk Evaluations
- Asset Allocation
- Investment Policy Statement Building and Review
- Portfolio Protection

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

AP = WE + WT +WP + CG

WE = Wealth Enhancement (tax and cash-flow planning)

The investment plan is completed during IC, which includes Asset allocation (both current and recommended) .

WT = Wealth Transfer (transferring wealth effectively; may not be within a family)

WP = Wealth Protection (risk mitigation, legal structures and transferring risk to insurance company)

CG + charitable giving

RM = CRM + ENRM

CRM = Client Relationship Management

ENRM = Expert Network Relationship Management

FMB Wealth Management