



## Destination: **Financial Wellness**

Discovering the Path to Your Goals.





Building confidence,  
building wealth.



When was the  
last time you felt  
**really good**  
about your  
financial goals?

Managing wealth – what seemed like a straightforward proposition a few years ago – appears complex today. Goals that were clear and within reach now appear muddled and distant.

If you feel that way, you're not alone. A lot has declined in recent years, including investor confidence and wellness. Multiple research studies paint a picture of an anxious, skeptical and tentative investor, uncertain about where to turn, but certain about the need for help.<sup>1</sup>

<sup>1</sup> Affluent Market Insights, Spectrem Group, 2010.



# Lighting the path



We call it seeking “financial wellness” – investors seek a holistic approach to achieving goals and building confidence.

Time and again, clients tell us how much better they feel when the path before them is clear. When obstacles are pushed aside and goals are well-defined.

That’s what we do. We help investors get to their destination of financial wellness; lighting the path along the way, and keeping them on track.

That kind of advocacy requires winning your trust and acquiring a deep understanding of your situation. To make that happen, we utilize a detailed yet straightforward process for assessing your financial wellness and identifying goals.

- It begins with discovery. We'll help you articulate and prioritize your goals. Is it retiring comfortably? Sending children to college? Passing wealth to your heirs or your community? Probably all of the above. Setting goals is vital, but so is prioritizing and understanding the tradeoffs.
- With goals in hand, we can make informed decisions about the most appropriate investment strategy that will help you reach your objectives and is consistent with your risk tolerance. Long-term goals require long-term patience, so we encourage our clients to adopt a strategy they can live with.
- Next comes evaluating and implementing your strategy. What specific mix of investments will increase the likelihood of goal achievement?
- Finally, all investment strategies are monitored faithfully. Are you on track for each goal? Is the road to financial wellness clear? If not, what do we need to change?

## The power of a global partner

In today's interconnected, global marketplace, there are innumerable choices for implementing your strategy. To help you tap the best the market has to offer, we have chosen to affiliate with a firm with global capabilities.

That firm is SEI. It is publicly traded on the NASDAQ Exchange (under SEIC) and has been helping investors of all sizes to make better decisions for more than four decades. In addition to working with individual investors, it serves many of the world's largest banks, corporations and other institutional investors. We chose SEI because it shares our values around integrity, the safety of your assets, and above all, the benefits of a goals-based approach to investing.



## ■ Goals-based investing

We don't just talk about goals. Almost everything we do for clients is built around goal achievement. At many firms, a family's wealth is lumped into a single portfolio with a single risk level. But does this seem logical? Why identify multiple goals and then treat them identically by putting all assets in a single portfolio? All goals are not equal, nor do they come to fruition at the same time.

Instead of a one-risk-for-all-goals approach, we structure your assets around your life. And that's what distinguishes our approach from other firms. Your investment strategy is designed around your goals.

## ■ Performance is best measured by **goal achievement**

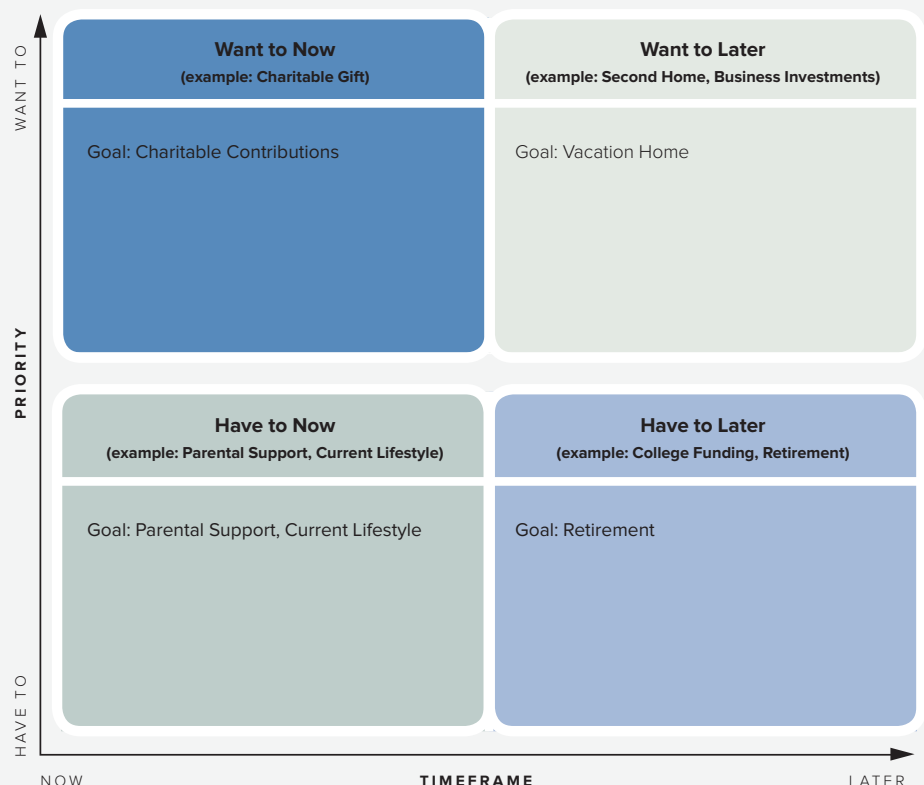
- To track how you're doing against all your goals, we divide your assets into separate portfolios for each goal and assign a risk level appropriate for each.
- Money for near-term needs, like living expenses, is exposed to little or no risk. Mid-term goals, like saving for college, take on moderate risk. Long-term goals, such as saving for retirement, are invested for more growth because there is time to recover from market downturns.

### Goal Identification Chart

#### Goal discovery

How do we identify goals? Our discovery process encourages you to think about your life and future in practical ways. Goals and priorities are a function of your time horizon and personal circumstances.

The Goal Identification Chart illustrates how it works. Goals are organized around four simple priorities: "have to now" versus "have to later," and "want to now" versus "want to later." This logical approach to goal setting will pay dividends throughout your life. It will promote confidence, discourage irrational behavior and keep you positioned for long-term financial wellness.

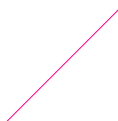




## Confidence breeds **freedom**

More than anything, you will benefit from knowing you're doing all the right things, and knowing that your goals are reachable.

With the reassurance of knowing that today, your assets are aligned to meet your life goals, and with the confidence that your strategies will stay aligned with your passions tomorrow — why shouldn't you enjoy the freedom that financial wellness can bring?



We are working every day to provide you the security of knowing that together, we'll stay prepared in order to try to anticipate the unexpected challenges that may come your way. By organizing your goals and assets around your life, you'll see the big picture with high-definition clarity. That's confidence. That's freedom. That's the value we bring to our clients.



There are risks involved with investing including loss of principal. There is no assurance the goals of the strategies discussed will be met.

Neither SEI Investments Company nor its subsidiaries are affiliated with your financial advisor.