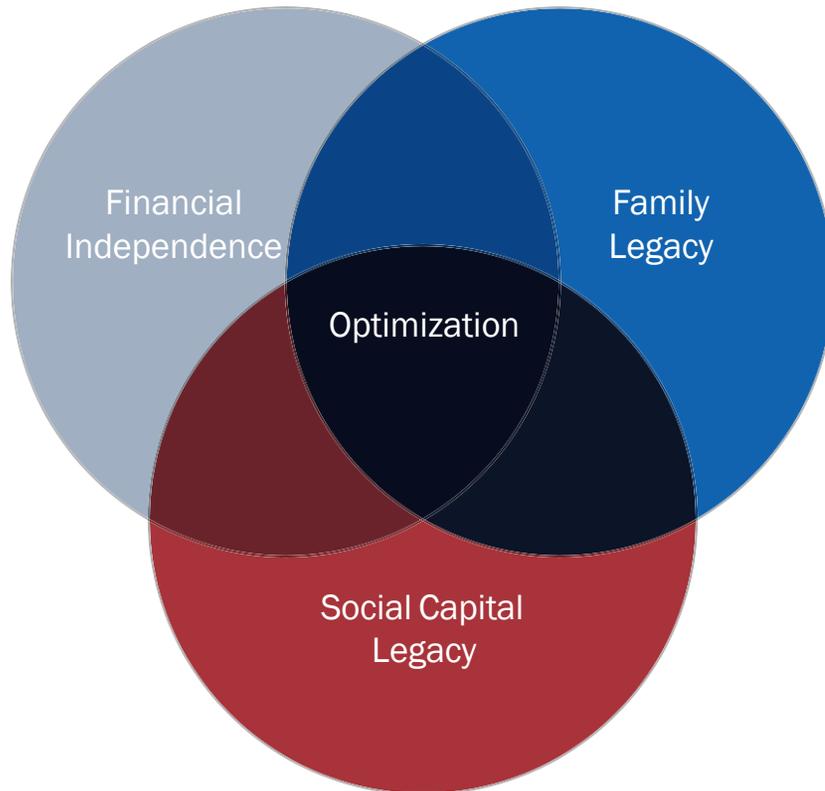


REALMS OF FINANCIAL DECISION MAKING™

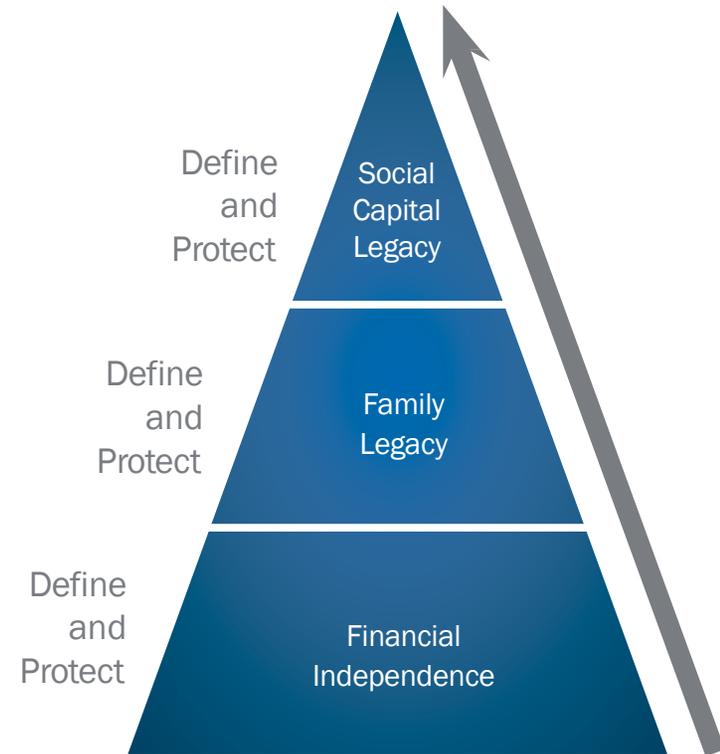
THE LEGACY WEALTH OPTIMIZATION MODEL™



Integration and Optimization

The Legacy Wealth Optimization Model illustrates the integration among three key financial realms. Although challenges and opportunities are often focused in a single realm, an optimal solution requires clarity regarding the outcome in all three realms.

THE LEGACY GOAL PYRAMID™



Priority

Where The Legacy Wealth Optimization Model illustrates integration, The Goal Pyramid emphasizes priority. We always seek to protect our client's interests from the bottom of the pyramid to the top. Protecting this natural hierarchy is at the center of every planning decision.

REALMS OF FINANCIAL DECISION MAKING™

The Legacy Goal Pyramid: A Hierarchy Of Planning Values

The planning process is driven by three intrinsic objectives: (1) the need for financial independence; (2) the desire to leave a family legacy; and (3) the desire to have a positive impact on society through a social capital legacy or, more simply, to make a difference. These objectives are more often at work unconsciously than they are consciously. Even though they may not be expressly understood and articulated, they often are applied intuitively to financial decisions. To accomplish all you can through your wealth and estate plan, you must carefully and confidently define these three realms of decision making.

The Legacy Wealth Optimization Model: Integrating the Realms of Planning

The Legacy Wealth Optimization Model represents the integration of Financial Independence, Family Legacy and Social Capital Legacy. Although many financial decisions are centered in a single realm, wealth optimization can only be achieved in an environment where the consequences of each decision are evaluated across all three realms of decision-making. Before wealth optimization can be achieved, a clear definition of financial independence, family legacy and social capital legacy must be developed. These three definitions establish the focus for future planning.

Although the size of the three goal circles will vary from one client to the next, all three are always present. However, at any given point in time, one or more of these areas may not show up on the radar screen. In other words, the issues related to each goal area are always present, yet not always at a conscious level. The purpose of defining each goal area specifically is to establish magnitude and importance at a given point in time.

**Wise choices require clarity regarding what you want to accomplish in each realm,
and defining why it is important to you.**