

STRATEGIES FOR LIFE

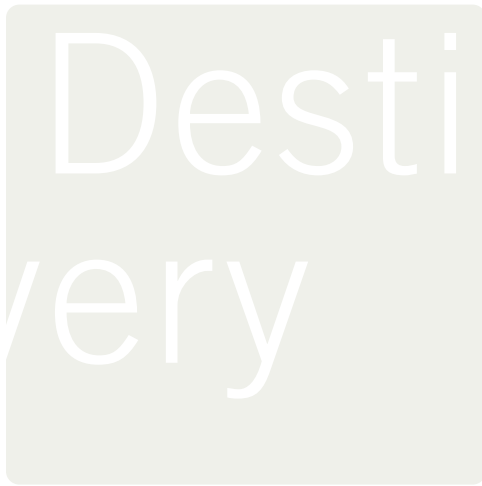
# Discovering the Road to Financial Wellness



Vision



Discovery



Destination



Destination



# What does it mean to live a full life? A rich life?

What does it mean to live a full life? A rich life? Our clients' perceptions of what it means to be successful — and what success should provide — have changed radically over the past decade. Our firm's approach is built on the philosophy that your wealth should be aligned in such a way that it enables your life, not the other way around.

Many financial services firms continue to focus solely on your money. How much do you have now? What will you need in the future? The real questions have more to do with how you want to live your life and how your money should support those ambitions — for you, your family, and perhaps your community. That's why we take the time to help our clients see beyond their immediate financial concerns to achieve a greater vision of how they can use their wealth to bring more fulfillment and security to their lives, for themselves as well as their families.

So we offer a process that integrates your financial resources with your vision of personal fulfillment, security and integrity. The result is not so much a single, rigid, financial solution, but a vital process in which your wealth is always at the service of your life. It is an experience that is both transforming and affirming. It is a feeling that goes along with the greatest personal and professional satisfaction you could ever hope to derive from your wealth. We call this 'financial wellness.'

## Financial Management vs. Financial Wellness

Traditional financial management only addresses half of the issues most people face. Typically, financial managers advise you based on your assets and objectives, working to fit them together into a single strategy. But the context around those goals is too often lost and your ability to prioritize, and invest according to your priorities, may be limited.

Think about it this way: Virtually every significant decision you make has some financial dimension. Each of us has particular attitudes or preferences regarding the risks we are willing to take, the values that we associate with the application of our wealth, and the way we assign priorities to our objectives. And all of these will most likely change over the course of your life. Often, these unique goals and preferences require unique strategies which, carefully combined, get you where you want to be.

**We take a more holistic approach to managing your life and your wealth.** By viewing your goals in tandem with your dreams, desires, and within the context of your means, we work with you every day to grow our understanding of your needs and to ensure your financial wellness.

## GoalLink™ — A Personal, Goal-Driven Investment System

Our firm uses the GoalLink system to offer you more than just traditional financial management. If you are looking to achieve financial wellness, the best strategy is one which allows for multiple short- and long-term goals that support the way you live your life. Objectives such as: major purchases, family changes, education commitments, philanthropic aspirations and career redirection. Each of your goals is unique in the time and resources it requires to be achieved, and how it falls in your ever-changing list of priorities. The key to understanding how best to use your wealth is to recognize the underpinnings of each of your goals — to gain a clear appreciation for how they are interdependent, both financially and emotionally — within the bigger picture of your life.

We focus on understanding you. Each goal. And where it fits into your life. GoalLink is the system we use to work through this process. From clarifying your life goals to linking them to individual, customized investment strategies. The system allows us to measure your progress, not against arbitrary industry benchmarks, but against the very goals we are working to achieve.

On a regular basis, we'll make a point of taking a fresh perspective to thoroughly reassess inevitable changes in your goals and/or personal circumstances and how they might influence your investment decisions.

# Managing Your Wealth in Line with Your Life

We see you, your life, and the way you should invest from a unique perspective. Where you want to go in life — and managing the risks that can hamper your progress — is what really matters. Here are the five steps we'll take to get you there.

## 1 Discover

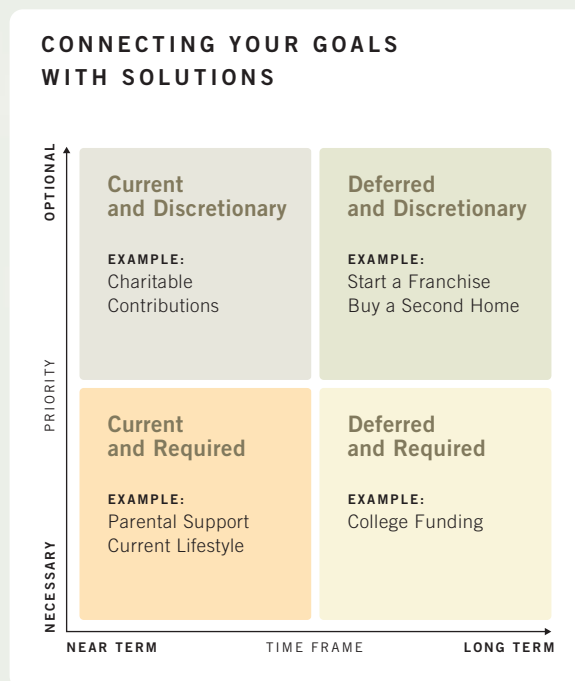
Clarifying your life goals is the most important part of our process. We'll help you challenge the investment assumptions that have been made in the past by looking beyond your immediate financial concerns. We will help you organize your goals by timeframe and priority. In this way, we can begin to understand how specific goals fit into the greater picture of your life.

## 2 Assess

If you've never been asked the right questions, how do you know you have the right answers? As we build a context around each of your goals, we will begin to develop a clearer perspective for what needs to be done to achieve them. If there's anything standing in the way, we'll help you address the issue. You'll have complete clarity about your risks as well as your opportunities.

## 3 Evaluate Options

Once your vision is clear, there are more ways to achieve your goals than you may have imagined. We'll show you numerous SEI GoalLink scenarios that reveal how you can finally use your wealth to achieve your most significant objectives — present and future. We'll help to demonstrate the impact of particular choices on how you live your life. And then you can choose the options that best suit you and your lifestyle.



#### 4 Implement

Here's where your vision becomes real. Following the path determined by your desired options, we get to work in a disciplined environment, always ensuring that the elements of your program remain consistent with your life's goals.

#### 5 Managing Change

We are there for you, helping to anticipate life's inevitable changes. When change does happen, we are prepared to help with the unexpected, and ready to recommend options for adjusting your Life/Wealth program, ensuring that it continually supports the way you want to live.

#### A PROVEN INVESTMENT MODEL

For implementation, we selected the SEI Investment process because it is based upon five time-tested principles: asset allocation, portfolio structure, tax management, multiple specialist managers and continuous portfolio management. These principles work together to deliver a program that offers personalization, diversification, coordination, access to select money managers, and superior manager oversight. It's a strategy geared towards achieving short- and long-term investment returns that make sense in any financial climate.

### Myth vs. Reality

Consider this: Many financial planners advise that you need 70% of your pre-retirement income to maintain your current lifestyle when you retire. But if you plan to expand the breadth of your lifestyle, even modestly, that number may be grossly understating your real requirements. And yet, the change necessary to alleviate the concern may not always be as dramatic as you may think.

Traditional 'retirees' are more active, live longer, travel more and enjoy lifestyles that redefine the worn-out definition of 'golden years.' At the same time, many other 'retirees' never even retire at all. Instead, they may redirect their careers by starting new ventures or perhaps helping their children make their mark in the world. In some cases relying less on their personal savings than originally anticipated.

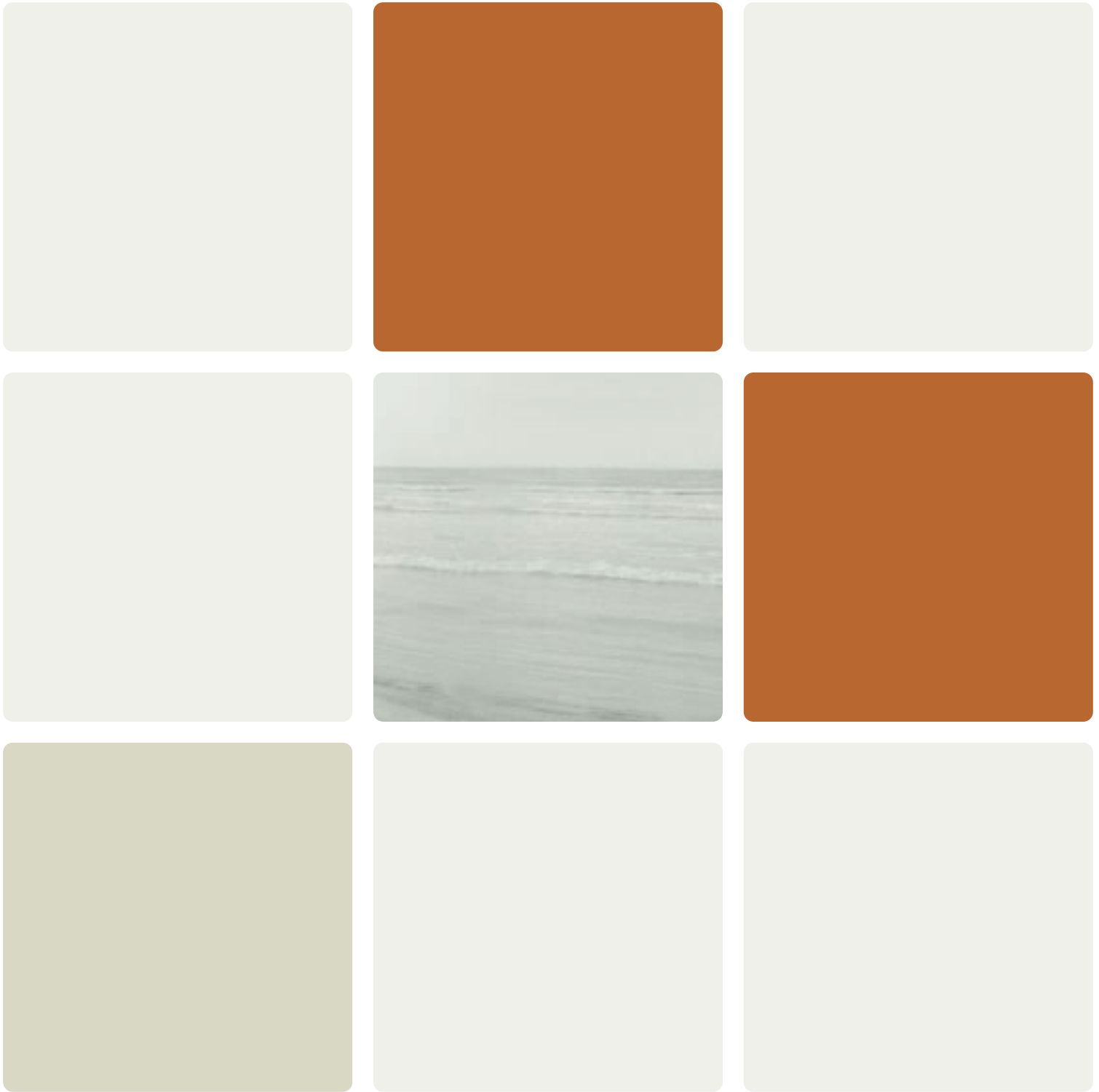
Where will you be in 5, 15, 30, or even 45 years? It's impossible to say for sure. But with a dynamic and responsive investment approach, you can tailor your current wealth scenario on a regular basis in order to ensure that your pursuit of new opportunities continues to be supported. You'll have the freedom to adjust your goals without jeopardizing your long-term security.



## Gain the Freedom to Pursue What is Important to You

Fundamental to achieving financial wellness is knowing that your investment strategies have been coordinated to support each of your life goals. We are working every day to provide you the security of knowing that no matter how unexpected, together we could be prepared to meet whatever challenges may come your way.

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



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

*SEI Investments Management Corp (SIMC) is the investment advisor to the SEI Funds and co-advisor to the Individual Managed Account Program (IMAP). Funds distributed by SEI Investment Distribution Co. (SIDCO). SIMC and SIDCO are wholly owned subsidiaries of SEI Investments Company.*