Understanding the Value of *‘Wealth Management*’

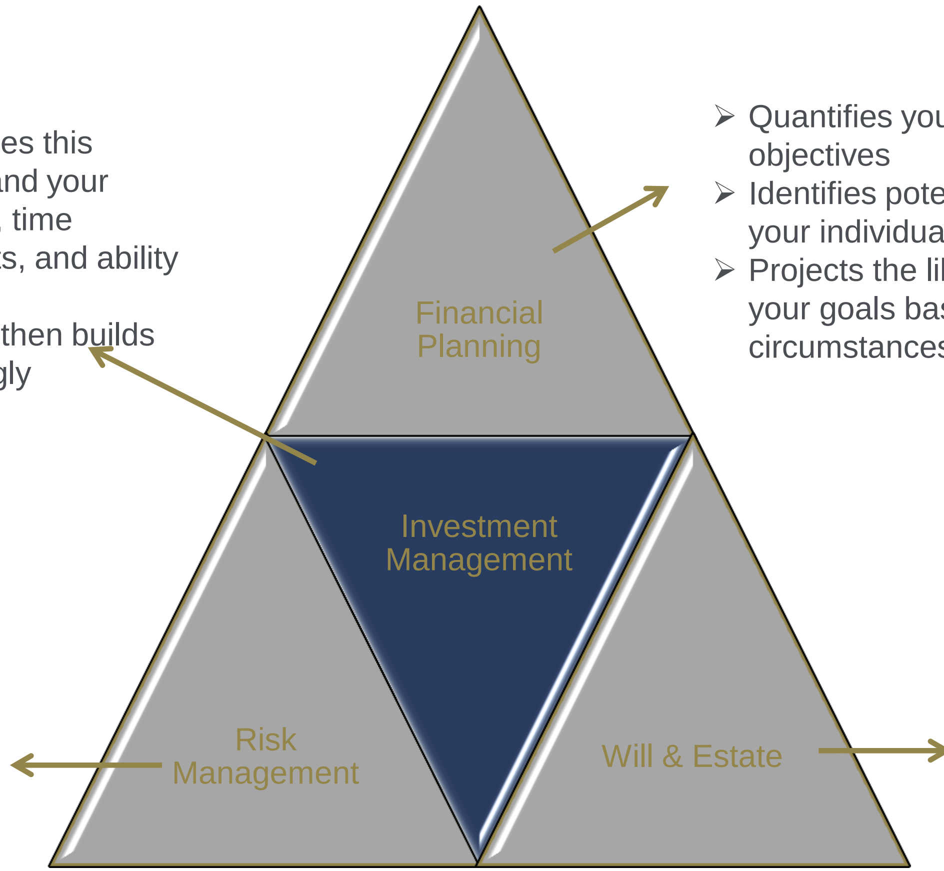
Wealth Management
Dominion Securities

Wealth Management Model

Addressing all your financial concerns

- Portfolio Manager utilizes this information to understand your current asset structure, time horizons, savings habits, and ability to bear risk
- The Portfolio Manager then builds your portfolio accordingly

- Quantifies your goals and objectives
- Identifies potential risks based on your individual circumstances
- Projects the likelihood of reaching your goals based on your current circumstances



- Any risks identified from the financial planning process in terms of potential death and health issues
- Solutions are provided to mitigate these risks

- Understand your current state (Current Will Document)
- Understand what you want your legacy to look like
- Does your current state align?
- Implement changes accordingly

Your HLG Resources - Financial Planning

- We offer financial plans designed for your individual needs, whether you're still working or already retired, whether you're single or married, or whether your financial situation is more or less complex
- Your financial plan will help you address a wide range of financial concerns, including:
  - Cash management
  - Debt management
  - Tax planning
  - Investment planning
  - Retirement planning
  - Risk management
  - Estate planning
- ***By becoming a client, you will receive a personalized report containing specific recommendations on the actions you need to take to achieve your financial goals***

Your HLG Resources - Will and Estate Consultation

- If you haven't recently updated your Will, or if your personal or financial situation has recently changed, you may be suited to our complimentary Will and estate consultation service
- Our Will & Estate Consultant meets with our clients to identify any opportunities you have to structure your estate in an efficient and tax-effective manner, and cover topics such as:
  - Updating your Will
  - Evaluating suitability of trust structures
  - Naming your executor
  - Conferring Powers of Attorney
  - Maximizing your family's legacy and charitable gifts
- ***Following your meeting, you will receive a report outlining various estate planning concerns for you to explore in further detail with your own lawyer or accountant***

Your HLG Resources - Insurance Consultation

- When most people think of insurance, they think of life, home and auto insurance
- But insurance can also help you protect and enhance your wealth
- An Estate Planning Specialist meets with our clients to determine the suitability and cost-effectiveness of several insurance strategies to:
  - Boost your retirement income
  - Enhance the value of your estate for your beneficiaries
  - Protect your assets from the impact of probate taxes
  - Maximize your gift to charity