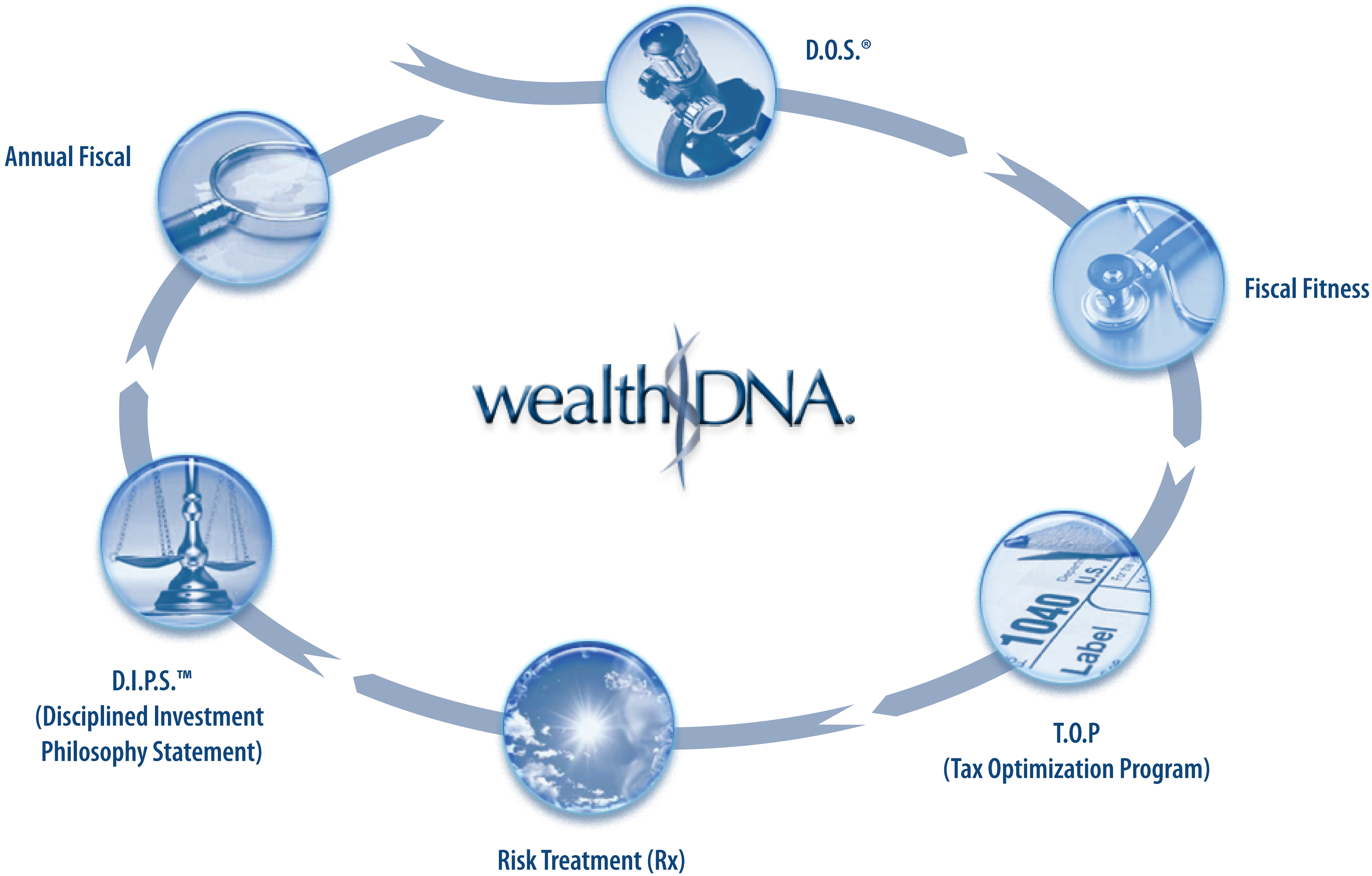
wealthDNA provides a road map by decoding individual wealth markers, and creates a comprehensive wealth signature. **wealthDNA** is a personalized process distilled through a series of conversations. **wealthDNA** is a holistic program that can deliver thought leadership and confidence in many areas of your life.

WEALTH PLANNING ADVISORY GROUP



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D.O.S.®

The key to any successful wealth planning goal requires a comprehensive analysis of our personal and emotional needs. D.O.S.® is a confidential exercise that provides measured insights into your current dangers, opportunities and strengths.

As your personal wealth advisor we first need to understand you in order to develop customized wealth planning strategies. We profile your risk and reward attitudes to determine whether you are a conservative, moderate or aggressive investor.

Fiscal Fitness

Fiscal Fitness is the next stage that measures your financial health. Using the Fiscal Financial Scopesheet, we collect data about your income, expenses, spending habits, assets and liabilities, and the various investments, retirement plans, estate and legacy planning, philanthropic and planned giving, and insurance policies your family owns.

This in-depth understanding serves as a current benchmark for all your future goals. We also have a customized model that asks "what if" questions to build scenarios in the larger framework of your future wealth goals.

T.O.P

The tax optimization program focuses on ways and means to reduce taxable income. By collaborating with your CPA or tax accountant, and bringing other pension planning professionals to the table, we apply tax strategies that can help you build assets and create meaningful legacies. At WPAG, we apply TOP at every stage of wealth planning.

Risk Treatment (Rx)

While Risk can never be Zeroed out or completely eliminated The Rx Risk Treatment process involves a study of your current exposure to the loss of income, or the taxes that must be paid by an estate.

Premature death or disability can be disruptive and cause severe financial trauma. As wealth advisors, we know that protecting your confidence is paramount and we respect that planning for such contingencies is a pre-condition for a sound and rewarding wealth management practice.

D.I.P.S.™

D.I.P.S.™ - Disciplined Investment Philosophy Statement. We seek to balance risk with your investment objectives. Assets are restructured and rebalanced as necessary in constant alignment with your complete wealthDNA profile.

Rebalancing assets can have tax consequences. If you sell assets in a taxable account you may have to pay tax on any gain resulting from the sale. Please consult your tax advisor.

Annual Fiscal

An Annual Fiscal is a meaningful process that can help protect your confidence, support things that work, reexamine areas that need improvement. The Annual Fiscal is a routine checkup that validates many aspects of your financial life.