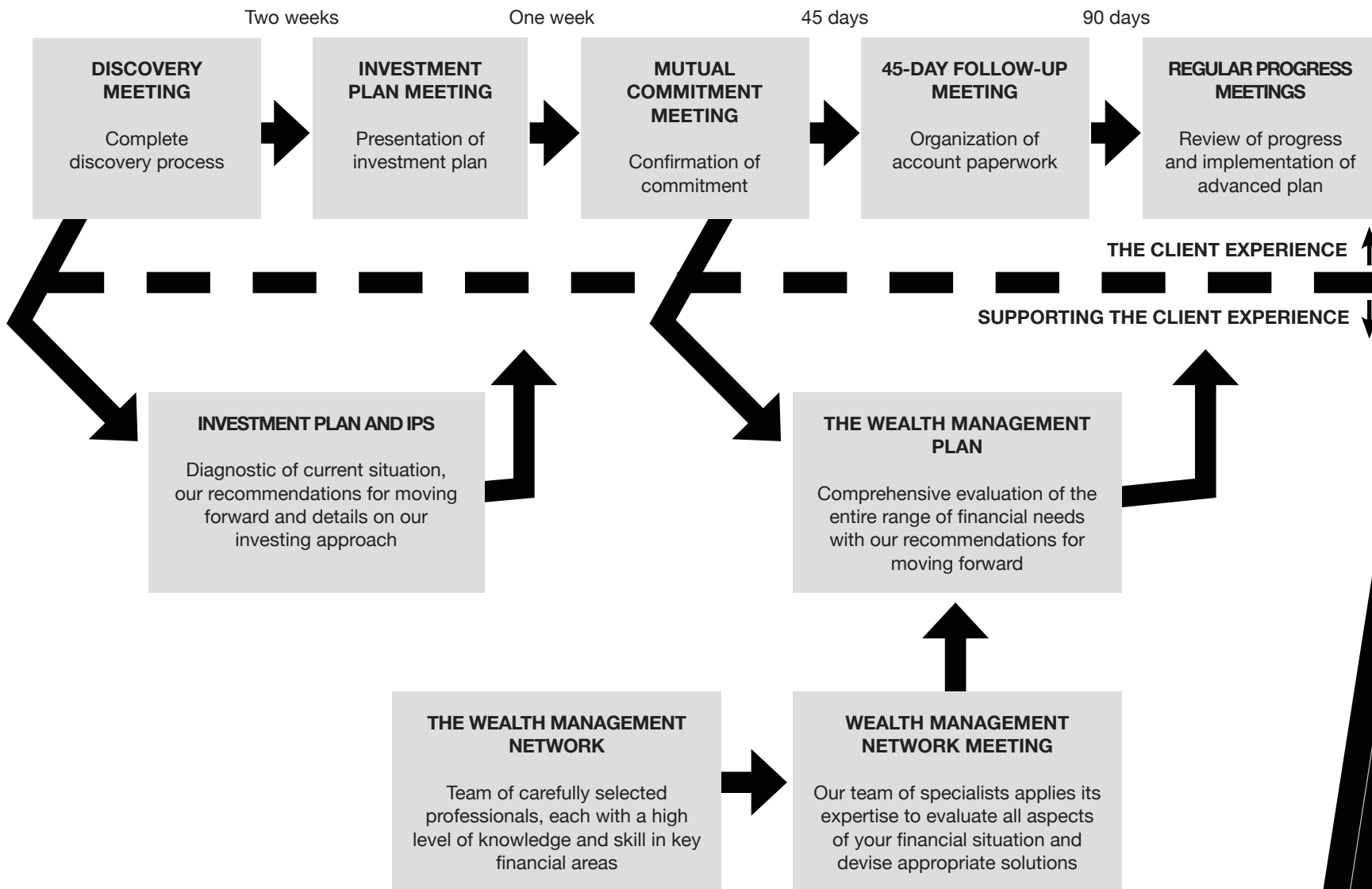


PACIFIC EXCEL WEALTH ADVISORS
WEALTH MANAGEMENT CONSULTATIVE PROCESS



Investment Advisory Services offered through Global Financial Private Capital, LLC, an SEC Registered Investment Adviser.

WEALTH MANAGEMENT FORMULA

$$WM = IC + AP + RM$$



WM (Wealth Management) =

IC (1)
(Investment Consulting)
+
AP
(Advanced Planning)
+
RM
(Relationship Management)

$$IC = \text{INVESTMENT CONSULTING}$$



Management of all investment elements to maximize the probability of clients achieving all that is important to them.

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Assessment of impact of taxes
- Investment policy statement

$$AP = WE + WT + WP + CG$$



AP (Advanced Planning) =

WE (2)
(Wealth Enhancement: tax mitigation and cash-flow planning)
+
WT (3)
(Wealth Transfer: transferring wealth effectively; may not be within a family)
+
WP (4)
(Wealth Protection: risk mitigation, legal structures and transferring risk to insurance company)
+
CG (5)
(Charitable Giving: maximizing charitable impact)

$$RM = CRM + PNRM$$



RM (Relationship Management) =

CRM
(Client Relationship Management)
+
PNRM
(Professional Network Relationship Management)

