

Goals-Based Wealth Management

A Holistic Process to Maximize Your
Potential for Success



Goals-Based Wealth Management: A Personalized Solution

As with most things of importance, a well-thought-out plan can play a major role in a successful outcome. The same applies to your personal wealth. You and your family are unique – and so are your objectives and goals. In order to create a personalized plan tailored to your circumstances, you need an approach that incorporates every aspect of your financial picture. Our proprietary Goals-Based Wealth Management (GBWM) process integrates all areas of our expertise in a unified planning approach, helping to maximize your potential for success.

A Planning-Led, Investment-Aligned Approach

Determining the optimal financial path in light of your goals, investment preferences and risk tolerance can be overwhelming and complex. Unpredictable markets add another layer of intricacy to this process. Through in-depth conversations with a dedicated Glenmede team, and aided by data to support these discussions, we help to uncomplicate the interaction among all of these important elements.

Glenmede's Goals-Based Wealth Management approach is a multi-step process designed to deliver a personalized wealth plan that aligns your unique goals with an investment strategy focused on long-term success.

1. Create your personal balance sheet.
2. Determine your wealth goals and objectives.
3. Assess the probability of meeting your goals. Reevaluate and adjust as needed.
4. Formalize your investment policy statement and wealth plan.

Create Your Personal Balance Sheet

Our process begins by documenting your current assets, liabilities and net worth in order to obtain an accurate and complete picture of your personal balance sheet.

YOUR ASSETS MAY INCLUDE:

- Cash and bank accounts
- Private and public securities
- Mutual funds and other investments
- Deferred compensation
- Retirement savings plans
- Vehicles, art, jewelry, collectables, real estate and personal property

YOUR LIABILITIES MAY INCLUDE:

- Mortgages
- Auto loans
- Personal loans
- Credit card balances
- Future taxes on deferred compensation or other income

Determine Your Wealth Goals

Thinking about your short- and long-term financial objectives can seem overwhelming. Our process guides you as you consider how you want to spend your money today and in the future, prioritizing your needs, passions, values and charitable interests. We help you develop your goals into three key areas: lifestyle, legacy, and philanthropy. Collectively, these goals inform a scenario-based analysis that is used to identify the optimal asset allocation to maximize the probability of success. While especially important at the outset of a client relationship, goals and scenarios are evaluated periodically to determine whether any adjustments are needed.



LIFESTYLE

Having enough money to support short-term goals and long-term lifestyle needs.



LEGACY

Transferring assets and values to subsequent generations.



PHILANTHROPY

Determining the best approach to funding philanthropic interests.

Assess the Probability of Meeting Your Goals

The next step in our approach considers the whole picture, analyzing your personal balance sheet and goals in various market environments to determine the probability for long-term success.

If the probability of success is extremely high, we discuss modifying your current goals to allow for more spending now or in the future. This may mean you can pursue additional endeavors you previously thought were unattainable, such as donating more to your favorite charity or transferring assets outside your estate sooner than originally planned.

If the probability of success is low, we review alternative planning and investment options and demonstrate how these decisions affect your probability of success. Fueled by this data and guided by conversations with your Glenmede team, you could decide to refine your current approach. You might decrease your current spending, reconsider your legacy goals or invest with slightly more risk.

Formalize Your Investment Policy Statement and Wealth Plan

Once you are confident that the planning and investment approach designed for you aligns with your risk tolerance and long-term objectives, the GBWM process formalizes your investment policy statement and comprehensive wealth plan. Complementing each other, these documents direct your Glenmede team on your vision and how to manage your assets.

As your life evolves, so does your wealth plan. Your personal wealth goals and financial details are periodically reviewed and updated to help ensure that you remain positioned for long-term success.

Wealth Management Designed for Your Success

Glenmede's Goals-Based Wealth Management process is a planning-led, investment aligned approach designed to provide you with a personalized roadmap for your long-term financial success.

To learn more about how Goals-Based Wealth Management can help you achieve your wealth goals, visit www.Glenmede.com.

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