

# THE ENVISION® PROCESS

WINTRUST®  
WEALTH MANAGEMENT



The *Envision* process is a thorough and objective approach to your financial situation and is key to developing solutions to best meet your needs.

Do you have enough for a secure retirement? Will you be able to leave something for your children? What if medical expenses continue to double every decade? What if Social Security benefits are cut or taxes increased? What if you change your plans in six months?

These are the kinds of questions that keep many of us awake at night. With the *Envision* process, the Financial Advisors at Wintrust Wealth Management are better equipped to answer them than ever before. Combining goals-based guidance with sophisticated statistical modeling, *Envision* is an effective, easy-to-understand process for achieving your most important goals.

The objective is to allow you to live your life the best way possible, without undue compromise to your current or future lifestyle, and without taking unnecessary investment risk. The *Envision* process is complimentary and without obligation.

## THE PROCESS

The *Envision* process is an ongoing approach to managing your financial situation. It begins with an understanding of your near- and long-term goals, your priorities, your perspective on investment risk, and your current financial situation. Then, various wealth management solutions are analyzed and presented. Once an agreed upon solution is established, your Financial Advisor puts your plan in place and provides regular updates on progress. Finally, your goals, priorities, views on risk, and financial situation are reviewed periodically to determine if adjustments to your plan are appropriate and the *Envision* cycle continues.

### Enjoy the confidence that comes with a sound plan

The *Envision* process involves all the rigor, discipline, and thoroughness required to answer the questions that keep you up at night and to create a sound investment plan to see you through to retirement and beyond.

### Receive support from a financial professional

Continuous support from a Financial Advisor means you have access to the skills, knowledge, and experience needed to help ensure your plan works. From investment advice, portfolio management, and ongoing monitoring of progress towards your plan and changes in your life circumstances and goals, your Financial Advisor will make sure your plan stays on track for the long-run.

### Live the life you imagine

Establish clear goals, a path to realize them, and enjoy newfound clarity for your financial future.

## A PROCESS CENTERED AROUND YOU

### 1. Listen to Your Needs

The process begins when you sit down with your Financial Advisor to discuss important ranges of goals such as:

- The age at which you want to retire
- The annual income you want in retirement
- Education funding for children or grandchildren
- Dreams and major purchases
- Your estate and legacy

For each life goal, you will determine what an ideal goal is versus an acceptable goal, and then work with your Financial Advisor to decide which goals are most important by considering some scenarios:

- What if you worked part-time after retiring?
- What if you bought a bigger house or sold your second home?
- What if you want to leave a larger estate for your family?

### 2. Strategize

Your Financial Advisor will then analyze your financial situation and goals and present you with advice and investment recommendations as well as the level of confidence that your goals will be achieved. This phase of the process involves the use of the *Envision* software program and other powerful tools such as Portfolio Insights and Asset Allocation Analysis.

If the analysis process indicates a low statistical probability of achieving your most important goals, your Financial Advisor will talk with you about adjusting your goals, your savings rate, and/or the design of the financial solution. If there is sufficient confidence that you are on target to achieve or exceed your most important goals, you and your Financial Advisor may decide on some minor enhancements to your approach—or you may simply begin implementing your plan.

### 3. Implement the Plan

Once a financial solution is agreed upon, your Financial Advisor will offer a comprehensive array of products, services, and ac-

### At-A-Glance: The *Envision* Process



count structures to be used to implement the plan. With your desired level of involvement, the most appropriate combination of these options will be selected and put into effect. Your Financial Advisor will carefully guide you through this phase and answer any questions that may arise.

### 4. Monitor Progress

Remember, your situation is not static—as life goes on, your Financial Advisor will be there with regular contact, monitoring, advice and guidance—always ready to answer that key question: “How am I doing?” This is done by giving you a personalized benchmark called “the dot.” Instead of tracking your portfolio’s performance against major stock or bond indices, your Financial Advisor uses the dot to monitor your progress toward achieving your life goals. Progress can be updated as frequently as you want—weekly, monthly or annually.

With the *Envision* process, your Financial Advisor is ready to bring new clarity to your life goals and enhance your confidence in achieving them. To begin the *Envision* process, talk with a Financial Advisor at Wintrust Wealth Management today.

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ENVISION METHODOLOGY, SELECTION CRITERIA AND KEY ASSUMPTIONS: Envision’s simulation model incorporates assumptions on inflation, financial market returns, and relationships between these variables based on an analysis of historical data. Using Monte Carlo simulations, Envision simulates thousands of potential outcomes over a lifetime of investing. The varying historical risk, return and correlation between the assets is based on indexes over several market cycles. If the indexes do not provide enough historical data to gauge asset-class performance, we may use the data of related asset classes. Elements of this report’s presentations and simulation results are under license from Financeware, Inc., patents pending.

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