



AXIS WEALTH ADVISORS GROUP AT CITI PERSONAL WEALTH MANAGEMENT

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Managing Your Wealth, Growing Our Relationship



Wealth Management

At Citi Personal Wealth Management, our conversation about wealth management will focus on four key areas that we believe will result in a comprehensive outlook of your future:

LIFESTYLE. Not only your current one, but also the lifestyle you aspire. We will talk about your cash flow and future spending obligations, retirement planning, education funding, wealth transfer to heirs and philanthropy. Your other professional advisors will also be integral to our conversations.

LIABILITIES. The right side of your balance sheet is no less significant than investing. Borrowing, when done wisely, can help you realize possibilities that you might not have realized without it. We can show you strategies that can fund your needs, without liquidating assets, sacrificing income or paying gift taxes.

RISK. Recognizing whether you have too much, or not enough, risk is another core element we will discuss. Risk-management topics will include diversifying to help you protect your portfolio against market volatility; protecting your family from less-than-ideal decisions by engaging an impartial trustee or executor; and even helping you address fraud activity and reclaim your identity.

INVESTMENT. Asset management goes beyond investment performance. Based on your financial status today, we will calculate the returns necessary to help you achieve your target, craft an investment program designed to help you reach it and assess statistically the likelihood you will reach or exceed your goals. A variety of fee-based investment advisory services, managed accounts and active portfolio management are available.

Diversification does not guarantee a profit or protect against loss.

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OUR MISSION

Our mission is to develop ongoing relationships with our clients. We'll help you devise a coordinated investment strategy that addresses your immediate needs as well as your goals for years down the road.

Over time, if life events or external circumstances impact your investments, we'll help you determine an appropriate course of action. By taking this long-term approach, we help our clients make well-informed decisions and work toward the futures they envision.

Our Vision

You are distinctly different from the next investor. Our relationship will be a life-planning collaboration, one that responds, and changes as the events in your life change. With the proper perspective and management, we envision helping our clients pursue their passions and leave a legacy for the people who matter most to them. To help our clients realize that vision for their future, we adapt wealth management strategies to guide them through the stages of wealth: growing, preserving and transferring. It's our commitment to your future.

Meet the Professionals



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Creating Your Plan

Our process is designed to integrate your investment objectives with other pressing financial concerns and desired aspirations by looking at the totality of your life. You can expect that together we will work through the following steps.

STEP 1: SETTING YOUR FINANCIAL OBJECTIVES

We personally meet with you and help you articulate what you aim to have your wealth accomplish. This intensive dialogue helps us learn about your current and future liabilities, income sources and cash-flow needs. We then discuss circumstances that might influence your overall strategy, including tolerance for risk, tax concerns, liquidity needs and time horizon. Finally, we determine where there might be gaps that stand between you and your goals, and try to find the smart strategies to help you meet those needs.

STEP 2: CREATING YOUR PLAN

Once we have had the chance to discuss your objectives, we develop a financial plan that contains specific recommendations designed to meet those goals. Our recommendations may touch upon issues such as retirement planning, business continuation, tax management and wealth transfer. You will also receive a customized asset-allocation plan that helps to identify appropriate diversification strategies.

STEP 3: IMPLEMENTING YOUR PLAN

After presenting you with a detailed strategy for your portfolio, we work closely with you to help bring the elements to life. Should we decide that outside money managers are appropriate for you, we will rely on our research to select from the hundreds of investment-management firms competing for your business. Or perhaps you'd prefer individual securities; if so, we can help identify specific stocks, bonds and other securities that may be suitable for your portfolio. Whatever approach we decide on, we will help keep your portfolio on track.