MIDWEST TRUST
FCI ADVISORS

WEALTH PLANNING SERVICES

WHY WEALTH PLANNING?

Our mission is to counsel investors, steward their assets and create peace of mind. Wealth Planning Services are a key part of this mission.

Whether you are in the early stages of your career or quickly approaching retirement, it is critical to have a plan. With this in mind, we have established a dedicated team of planners to complement our trust and investment services. Our Wealth Planning Group, comprised of CERTIFIED FINANICAL PLANNER practitioners and experienced wealth management professionals, can assist you in answering the tough financial questions.

Among them:

Am I saving enough?

Is my money invested the way it should be?

When can I retire?

How long will my money last?

THE PROCESS

The Wealth Planning process begins with gathering comprehensive information regarding your financial situation. A member of our Wealth Planning Group will partner with your existing relationship manager to walk you through this process. Our Wealth Planning Questionnaire is the starting point; we also collect supplemental statements, contracts and documents as needed. We will work closely with you to clarify the information you provide and identify any additional information that should be included.

Once all the relevant data has been gathered, we analyze it using dedicated software programs, as well as manual evaluation. We compile clear results and offer commentary and recommendations. Your Wealth Plan is then presented to you in a bound hardcopy.

While implementation of recommendations ultimately falls to you, our Wealth Planning Group will continue to be involved, update the plan as needed, as well as offer guidance on outside assets and other action items.

WEALTH PLANNING SERVICES

By joining the forces of an independent investment advisory firm and a trust company, we are pleased to offer a comprehensive array of planning services. We strive to offer guidance and solutions for all your wealth planning questions.

Service	*Concern*	*How We Can Help*
Retirement Planning	*Am I saving enough? How much can I spend?*	Cash flow based analysis of your saving and spending patterns through working years and retirement
Social Security Optimization	*When should I file for Social Security?*	Data based strategies for filing based on your life expectancy
Estate Plan Review	*Do I need a will? Should I be using a trust?*	Review your account titling, existing document language, and identify necessary documents not yet in place
Insurance Review	*Do I have enough insurance? Do I have the right kinds of insurance?*	Identify your insurance needs and assess existing policies as an objective party
Pension Analysis	*Should I take a lesser benefit with survivor income?*	Calculate present value of available benefits and breakeven points based on your life expectancy
Investment Allocation Review	*Am I taking too much risk?*	Illustrate the impact of your investment allocation over time and recommend changes, subject to your unique situation and risk tolerance
Education Planning	*What is the best way to save for college expenses? How much should I save?*	Generate projections of education expenses and advise on how to save enough in time
Tax Strategy Review	*Am I paying too much in taxes?*	Review your income level, tax bracket and discuss saving strategies
Charitable Giving Strategy	*What is the way to best fulfill my charitable intentions?*	Recommend gifting strategies based on your situation and wishes

HOW TO BEGIN

To begin the process, contact any member of our Wealth Planning Group, or your FCI Advisors or Midwest Trust relationship manager.

TEAM MEMBERS

Emily West, CFP®
Stuart Berkley, CFA
Nick Bracco
Bill Courtney

Phil Heffley, CFP®
Jeff Ream, CFP®
Scott Sollars, CFP®

Members of our team can be reached at 913•319•0300.