

OUR SERVICES

Century Wealth Management offers two levels of service designed to best meet our clients' specific needs:

Wealth Management

Our Wealth Management approach begins with each client's unique financial goals and a practical plan designed to meet them. The value of great advice, however, is in the execution, so we combine our investment expertise with appropriate planning and ongoing oversight to help our clients achieve long-term success.

Our Wealth Management services are suitable for clients with \$1M or more of investable assets.

Family Office

For Family Office clients, we take on the role of the "Family CFO." In this role, we manage the family's investments, spearhead their advanced planning needs, and perform a variety of administrative functions to ensure meticulous implementation.

This approach expands on our Wealth Management model by offering a broader array of services in support of comprehensive multi-generational planning. It brings to bear all the resources needed to empower families to live their ideals and ensure a meaningful legacy. It is typically suited for families with a net-worth of \$10 million or more, or significant worth in a private business.

What is a Family Office?

Until recently "family office" was a little-known term referring to families of exceptional wealth who wanted a self-directed and integrated approach to managing their family's finances. Today the term is more widely known by families and advisors who have come to recognize the value of this comprehensive approach.

A "**Family Office**" is a self-contained advisory practice, owned by and advising a single family (often multiple generations) on matters of investments, taxes, insurance, estate planning, etc. This structure is generally only cost-effective for families whose net-worth is above \$100M.

A "**Multi-Family Office**" (MFO) is an advisory firm providing the same high level of services, but to multiple families. By leveraging its infrastructure across multiple families, an MFO (like Century Wealth Management) can bridge the gap between a private family office and traditional wealth management services.

OUR PROMISE TO CLIENTS

We provide the highest standard of care: Our advice will always be objective. We will act as fiduciaries, and always put your interests above our own.

We are fee-only and proud of it: Our compensation is transparent – no commissions, no third-party payments. To minimize conflicts of interest, our clients pay us directly for advice and services rendered.

We honor your privacy: Your privacy is priceless and will be respected and guarded. To that end, all our dealings will be confidential and we will employ the latest technology to protect sensitive information.

We eat our own cooking: We will manage your investments the same way we manage our own.

We are thirsty for knowledge: We will stay abreast of changes in the law, the economy, and the investment landscape so we can offer you the most practical and appropriate advice.

We make your goals our priority: Our primary focus will always be helping you clarify, communicate, and accomplish your goals. Products, strategies, tools, and techniques are simply a means to that end.

We tell it like it is: We will be honest with you and your family, even if that honesty causes discomfort.

We are in this together: We will strive to be an exceptional firm, to grow responsibly, and to be mindful of the affect business decisions have on client relationships. We will never take your relationship for granted.

Our Ideal Clients

Retired Business Owner

Transitioning to “life-after-business” and looking for a single source solution to managing family wealth.

Current Business Owner

Seeking to maximize the value of the family business and its integration into the larger family financial plan. May only have a \$1 million account but needs \$20 million advice.

C-Suite Executives

Current or retired. Needs a coordinated effort of stock option management, tax management, investment diversification, and overall financial planning.

Individuals and Families who could benefit from professional investment management, financial planning, and fiduciary care from an independent firm whose approach has always been: “What would I want if I were the client?”

Our Standing in the Industry †

Ranked 50th in Wealth Manager

Magazine’s annual listing of the top 500 independent advisory firms, published July 2010

Ranked the 2nd Fastest Growing firm in our category by Financial Advisor Magazine, published July 2008

Jay Healy named in Worth Magazine’s list of **Top 250 Wealth Advisors**, published October 2008

Jay Healy received **Five Star Professional** award as published in Memphis Magazine, 2011, 2012, 2013

OUR AREAS OF EXPERTISE

Investment Management: Century Wealth Management provides an institutional-quality approach to investment management featuring:

- Globally diversified asset allocation
- Access to low-cost, institutional investment products
- A focus on tax efficiency
- Access to alternative investments
- High quality reporting

Financial Planning: The current financial landscape is increasingly complex, littered with obstacles, and constantly changing. We have a systematic way of helping clients determine their needs, craft a plan to address those needs, and manage the implementation. Our process is organized around four key areas:

- Retirement planning
- Comprehensive insurance and risk review
- Estate planning
- Personal privacy and internet security

Advanced Planning: Armed with an intimate knowledge of our clients and their situations, we are uniquely equipped to recommend and implement creative solutions that accomplish multiple goals across all areas of their financial life.

- Advanced estate planning
- Tax planning
- Family philanthropy
- Business succession planning

Family Office Administration: For many families, time is a precious resource. By offering the following services we help our clients focus on the important things in their life. †

- Bill payment
- Bookkeeping
- Concierge services
- Travel arrangements
- Domestic staff screening, and more

† Offering these services to our clients requires us to take additional precautions to ensure privacy, security, and the safekeeping of client assets. This includes subjecting the firm to an annual surprise audit by a Certified Public Accountant. ‡ Please review disclaimer information found here: www.centurywealth.com/disclaimer



Building Tomorrow's Legacy, Today