

• COMPLIMENTARY RESOURCE — 2026 EDITION

THE DEFINITIVE GUIDE FOR ACCUMULATED-ASSET INVESTORS

# The *1-on-1* Wealth Transition Guide

*How to move your portfolio from a corporate call center to a dedicated wealth manager who knows your name.*

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You have spent decades building serious wealth. This guide is for investors who have done the hard work of accumulating assets and are now ready for the dedicated, personalized relationship they deserve.



Asset Protection Strategy



Proactive Tax Planning



Dedicated 1-on-1 Access

## CHAPTER ONE

# The 1-800 Number Problem

*You have spent decades working hard, saving diligently, and building a substantial retirement portfolio. You did everything right. But as you approach retirement, you may be noticing a frustrating shift in how your wealth is being managed.*

If your portfolio is housed at a massive financial institution, you are likely experiencing what we call the **"1-800 Number Problem."** When you call for advice, you are routed to a call center. You speak to a different representative every time. They do not know your history, your family dynamics, or your specific retirement goals. You are treated as an account number, not a person.

## MOST

HIGH-NET-WORTH INVESTORS  
REPORT FEELING UNDERSERVED  
BY THEIR CURRENT ADVISOR

## COSTLY

POTENTIAL ANNUAL COST OF  
SUBOPTIMAL TAX STRATEGY FOR  
HIGH-NET-WORTH PORTFOLIOS

## MANY

PRE-RETIRES WHO SWITCH  
ADVISORS NEAR RETIREMENT  
DUE TO INADEQUATE SERVICE

The massive, automated approach to wealth management may have worked when you were simply accumulating assets during your peak earning years. However, the transition from *accumulating* wealth to *distributing* wealth in retirement requires a fundamentally different strategy — one that demands deep, ongoing knowledge of your specific financial picture.

*“Significant wealth requires a significant relationship. The question is not whether you have enough money — it is whether the right person is managing it.*

— CORE PRINCIPLE OF DEDICATED WEALTH MANAGEMENT

## CHAPTER TWO

## The Hidden Costs of the Call Center Model

The corporate, automated approach to wealth management carries real financial consequences that most investors never see until it is too late. Here are the three most costly failures of the institutional model for high-asset individuals.



### No Personalized Tax Strategy

A generic representative cannot provide proactive tax planning. Deciding which accounts to draw from, managing RMDs, and executing Roth conversions require deep, ongoing knowledge of your specific picture.



### The "Set It and Forget It" Trap

Many large institutions rely on automated model portfolios. Efficient for the firm, but not customized for you. When a major life event occurs, an algorithm cannot sit down with you to adjust your plan.



### Reactive, Not Proactive Service

In the corporate model, you only receive advice when you initiate the call. A dedicated wealth manager monitors your portfolio and reaches out to *you* with recommendations before problems arise.



### Generic Portfolio Construction

If your investments look exactly like those of someone twenty years younger or with vastly different goals, your strategy is not tailored to you. Retirement distribution requires a fundamentally different approach than accumulation.

The transition from **saving for retirement** to **spending in retirement** is one of the most complex financial events of your life. It requires a dedicated professional who understands your complete picture — not a rotating cast of call center representatives.

## CHAPTER THREE

## 5 Signs It Is Time to Upgrade Your Financial Relationship

How do you know if you have outgrown your current financial institution? These five warning signs are the most common indicators that a high-asset investor needs a dedicated, 1-on-1 wealth management relationship.

1

**You speak to someone different every time you call.**

If you have to re-explain your financial situation and goals every single time you seek advice, you are receiving customer service — not wealth management. A dedicated advisor maintains a deep, continuous understanding of your complete financial life.

2

**Your portfolio looks generic.**

If your investments look exactly like the portfolio of someone twenty years younger or with vastly different income needs, your strategy is not tailored to you. Retirement distribution demands a customized, tax-efficient drawdown strategy.

3

**You only hear from them when the market is up.**

A true advisor communicates consistently — especially during market downturns. If your current provider goes silent when volatility strikes, they are not providing the guidance you are paying for.

4

**Your tax strategy is non-existent.**

If your current provider has never discussed how to minimize taxes in retirement — including RMD management, Roth conversion windows, or strategic account sequencing — you are very likely leaving significant money on the table each year.

5

**You feel anxious about the retirement transition.**

The psychological shift from accumulating wealth to distributing it is one of the most daunting financial transitions a person faces. If your current provider is not actively helping you navigate this with a clear, personalized plan, it is time for a change.

## CHAPTER FOUR

## What a True 1-on-1 Wealth Management Relationship Looks Like

Transitioning to a dedicated wealth manager fundamentally changes your financial experience. This is not simply a different firm — it is an entirely different model of service, accountability, and personalized strategy.

*Your advisor should know your name, your family, your goals, and your fears. They should be the first call you make when life changes — not the last.*

— THE STANDARD OF DEDICATED WEALTH MANAGEMENT

### What You Should Expect

#### The Dedicated Advisor Difference

- ✓ **Deep Understanding:** Your advisor knows your name, your family structure, your risk tolerance, and the "why" behind your money. Every recommendation is made with your complete picture in mind.
- ✓ **Customized Strategy:** Your portfolio is built specifically for your income needs, tax situation, and legacy goals — not a model designed for the average investor.
- ✓ **Proactive Communication:** You receive regular updates, performance reviews, and strategic recommendations without having to ask. Your advisor reaches out to you — not the other way around.
- ✓ **Holistic Planning:** A dedicated advisor coordinates with your CPA and estate planning attorney to ensure all aspects of your financial life work together seamlessly.
- ✓ **Direct Accessibility:** When you have a question or concern, you have a direct line to the person managing your money — not a 1-800 number or a ticketing queue.

## CHAPTER FIVE

## How to Make the Transition Seamlessly

Moving your assets might seem daunting, but a professional wealth manager will handle the entire process on your behalf. Here is exactly how it works — from the first conversation to a fully transitioned portfolio.

1

### The Discovery Meeting

A no-obligation conversation where you discuss your current situation, your frustrations with your current provider, and your goals for the future. This is an opportunity to see if the advisor is the right fit for you — there is no commitment required. Most advisors offer this at no cost.

2

### The Portfolio Strategy Review

The advisor reviews your current portfolio and financial plan, identifying areas of inefficiency, hidden risks, tax drag, and missed opportunities. They present a customized strategy tailored specifically to your retirement income needs, tax situation, and legacy goals.

3

### The Seamless Transfer

If you decide to move forward, the advisor's team handles all the paperwork and logistics of transferring your assets. You do not need to call your current provider or navigate complex forms. The transition is managed entirely on your behalf, minimizing disruption and potential tax events.

4

### The Ongoing Relationship

Once your assets are transitioned, the real value begins. Regular strategy meetings, proactive tax planning, market updates, and direct access to your dedicated advisor — this is the standard of service you deserve.

## CHAPTER SIX

## The Questions You Should Ask Any Advisor Before You Trust Them

Not all advisors are created equal. Before you entrust anyone with your life savings, these are the critical questions you must ask. A qualified, dedicated wealth manager will answer every one of them with confidence and specificity.

### Your Pre-Advisor Interview Checklist

- "Will I always speak to you directly, or will I be handed off to associates or a call center?"
- "How do you approach tax-efficient withdrawal strategies in retirement, specifically RMD management and Roth conversions?"
- "How often will we meet, and who initiates those meetings — you or me?"
- "How are you compensated, and are there any conflicts of interest I should be aware of?"
- "Can you walk me through how you would build a customized income plan for my specific retirement timeline and asset level?"
- "How do you coordinate with my CPA and estate planning attorney?"
- "What happens to my account and my relationship if you leave the firm or retire?"

If an advisor cannot answer these questions clearly and directly, that is your answer. **You deserve complete transparency** from the person managing your wealth. A confident, qualified advisor will welcome every one of these questions.

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# You Have Done the Hard Work. Now Protect *What You Built.*

You have spent decades accumulating wealth. You deserve a dedicated partner to protect it, grow it, and help you distribute it with precision. Not an algorithm. Not a 1-800 number. A real person who knows your name and your goals.

Whether you prefer a face-to-face meeting in the Edgewater area or a seamless private virtual session, a complimentary, no-obligation portfolio review is available to you today.

**SCHEDULE YOUR COMPLIMENTARY REVIEW**

No obligation • No pressure • Just clarity