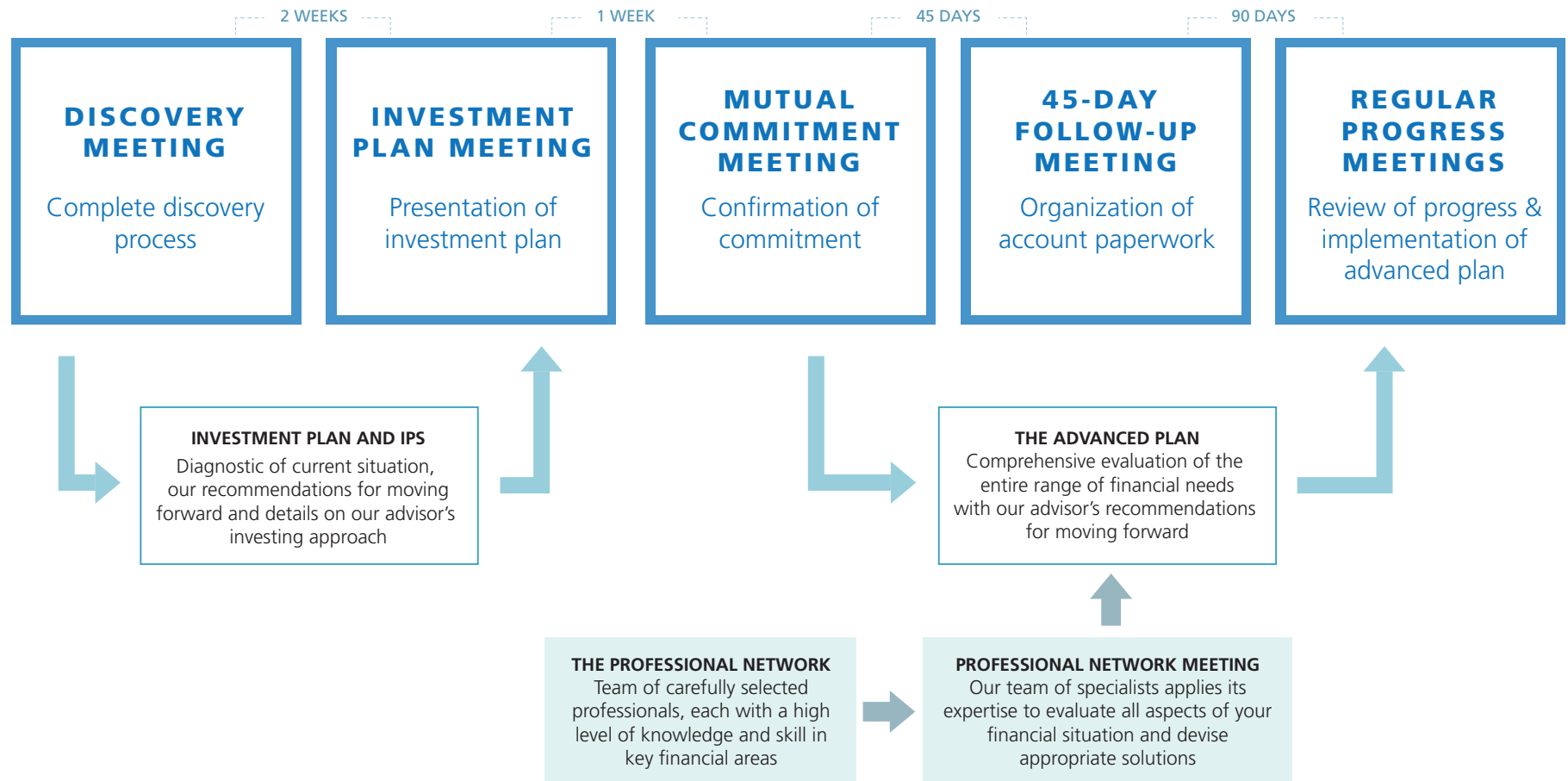


Our Advisor's Wealth Management Consultative Process

Define and Follow a Clear Process



Mark Aho Financial Group
205 N. Lakeshore Blvd, Suite B
Marquette, Michigan 49855
www.markahofinancial.com

Mark A. Aho, MBA, CFP®, CIMA®
President, MAFG
Financial Advisor, RJFS
mark.aho@raymondjames.com

Tel. 906-226-0880
Fax. 906-226-1767
Toll Free. 855-999-0014

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC. Mark Aho Financial Group is not a registered broker/dealer, and is independent of Raymond James Financial Services. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc.

Our Advisor's Wealth Management Formula



$$WM = IC + AP + RM$$

WM (Wealth Management)

IC
(Investment Consulting)

+

AP
(Advanced Planning)

+

RM
(Relationship Management)

$$IC = \text{INVESTMENT CONSULTING}$$

Management of all investment elements designed to maximize the probability of clients achieving all that is important to them.

- › Portfolio performance analysis
- › Risk evaluation
- › Asset allocation
- › Assessment of impact of costs
- › Assessment of impact of taxes
- › Investment policy statement

$$AP = WE + WT + WP + CG$$

AP (Advanced Planning)

WE
(Wealth Enhancement: tax mitigation and cash-flow planning)

+

WT
(Wealth Transfer: transferring wealth effectively; may not be within a family)

+

WP
(Wealth Protection: risk mitigation, legal structures and transferring risk to insurance company)

+

CG
(Charitable Giving: maximizing charitable impact)

$$RM = CRM + PNRM$$

RM (Relationship Management)

CRM
(Client Relationship Management)

+

PNRM
(Professional Network Relationship Management)

Investing involves risk and you may incur a profit or loss regardless of strategy selected.

Mark Aho Financial Group
205 N. Lakeshore Blvd, Suite B
Marquette, Michigan 49855
www.markahofinancial.com

Mark A. Aho, MBA, CFP®, CIMA®
President, MAFG
Financial Advisor, RJFS
mark.aho@raymondjames.com

Tel. 906-226-0880
Fax. 906-226-1767
Toll Free. 855-999-0014

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC.
Mark Aho Financial Group is not a registered broker/dealer, and is independent of Raymond James Financial Services. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc.