CLE | Private Wealth

Wealth Planning

COMPETENT ADVICE TO GROW AND PRESERVE YOUR WEALTH

WELCOME TO CLE PRIVATE WEALTH

At CLE Private Wealth, we provide wealth planning solutions to successful professionals who are motivated to grow and preserve their wealth.

Wealth planning is intended to maximize your potential. Whatever your goals, having wealth gives you more options and better opportunities. It allows you and your family to do more, achieve more and face the future with confidence.

We understand that you may lack the time or targeted expertise required to navigate all the choices for making the most important decisions about your wealth. Our expertise allows us to provide high-quality guidance for the critical decision-making needed to help you envision and reach your goals.

In a changing and uncertain world, competent advice tailored to your specific situation can reduce anxiety and prevent the distraction of emotions from controlling your financial decisions.

We take the time to understand where you want to be in your wealth journey and invite you to work with us. We look forward to guiding you every step of the way.

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WHY WORK WITH US

Advice Tailored Just For You

We specialize in expert advice on all aspects of wealth including investments, savings, pensions, retirement, and protection. The solutions we put forward are brought together in a comprehensive wealth plan to help you take intentional steps toward the future you desire.

At CLE Private Wealth, we differentiate ourselves by working with professionals who are future-oriented and committed to building long-term wealth. Whether you are a young professional accumulating assets or a couple investing for income in retirement, we understand that a high level of personal service is key to our success. This helps us ensure that our advice is always tailored to your specific circumstances.

For internationally mobile professionals, the components of managing and protecting wealth while abroad are often quite different from home. We leverage our expertise to provide solutions tailored to your unique cross-border opportunities and challenges

Learning is an important part of what we do. It drives us to continuously sharpen our skills and explore new strategies to better serve you.

WHAT WE OFFER

A Wealth Plan to Realize Your Goals

Comprehensive Wealth Planning

Our comprehensive wealth planning covers all essential areas of your wealth. We review every aspect of your wealth position and provide a comprehensive analysis of potential vulnerabilities and opportunities. We go in depth with you to both conceptually and quantitatively map out your financial goals. Drawing on our experience we examine issues that you may not have considered and guide you to prioritize the financial responsibilities that matter most. In line with our advice, we put together a comprehensive wealth plan with clear and connected solutions to grow your wealth and achieve your goals.

Essential areas addressed in your comprehensive wealth plan:

Financial Health

In your financial health checkup, we take stock of your current financial situation to identify your financial strengths and weaknesses. An initial assessment is a critical starting point because it enables you to build on your strengths and address your weaknesses. This assessment includes a detailed review of your assets, liabilities, income sources and expenses. We compare your financial ratios to relevant benchmarks. Based on the review, we work with you to improve cash management, control expenses, and realign savings to your most important goals. For example, we calculate how much you need to save periodically to fund your children's education, buy a home, or prepare for retirement.

Investment

Successful investing of your wealth plays an important role in the pursuit of your goals. We provide a detailed analysis of your current portfolio, including employer-provided retirement plans. Based on the results of our analysis, we work with you to align your investments with your goals, time horizon and risk tolerance. We advise on opportunities to manage, defer, and reduce taxes and establish benchmarks to monitor the performance of your portfolio. For internationally mobile clients who need specialized investment services, we can guide you to understand your options to access offshore services and investments that best meet your needs.

Retirement

Enjoying a financially confident retirement will not happen by chance. The goal of retirement planning is to ensure you have enough income to sustain a comfortable lifestyle. We offer financial projections to determine whether your savings and investments will provide you with enough income to live comfortably in retirement. We advise on options to address funding gaps. We review your employer-sponsored plans and help you understand how all your benefits work together. Whatever your priorities, we guide you to make the best decisions so that you can secure your standard of living for the long term.

Protection

Our wealth planning includes a detailed analysis to identify and manage critical risks that threaten your wealth. We evaluate the financial impact of life-altering incidents like premature death, disability, and long-term illness. We advise on strategies to manage these risks in ways that protect your wealth and align with your goals. These risk management strategies include insurance solutions to plan for both the expected and unexpected.

Inheritance

A core part of your wealth plan is ensuring that upon death, your wishes are followed, and your assets go to the rightful beneficiaries. We ensure that the correct documentation is in place for your financial affairs to be effectively managed upon death or in the event you become incapacitated. On this basis, we provide guidance on key elements of your estate, including preparing a suitable will, titling of property interests, beneficiary designations for bank accounts, insurance policies, and retirement plans. We advise on the benefits of health care directives, powers of attorney, and trust arrangements.

FOCUSED ADVICE

While we see value in a comprehensive plan because it integrates all aspects of your wealth, each client is unique. Pursuing your goals can raise several specific questions regarding the management of your wealth. As a result, your need for advice may be limited to a specific question or component of your wealth. Our focused advice service is a flexible alternative to satisfy this need. Drawing on our experience, we can help you ask the right questions, understand your options, and offer you solutions. The issues we can address are wide-ranging:

Invest for growth

As a globally mobile professional, what is the appropriate currency-matched and risk-matched investment solution for me?

Do I have the right investments to achieve my goals?

Fund your children's education

What amount must I save monthly to pay for my children's education?

Retire on your terms

How much do I need to set aside monthly for my retirement and how should the money be invested?

How much money should I withdraw each year from my retirement savings?

Do I take a lump-sum or a steady stream of income from my retirement plan?

Protect your family

How do I make sure my loved ones will be financially secure should I not be able to work, or die unexpectedly?

Pass on your wealth

How do I make sure my assets go to the right people when I die?

Maintain cash flow

What can I do to free up cash to help fund my goals?

HOW WE WORK WITH YOU

A Planning Approach Focused on You

Whether you engage with us for comprehensive or focused advice, we follow a structured process to understand your needs and address your concerns:

1. Gather information—gather qualitative and quantitative information to understand every aspect of your wealth, what you want to achieve for yourself and for your family.

2. Analyze your wealth position—in-depth analysis of the essential areas of your wealth position. Evaluate strengths and weaknesses in relation to your goals.

3. Develop your wealth plan—determine strategies and actions to maximize your wealth potential and reach your goals.

4. Implement your plan—translate your plan into time-bound actionable steps.

5. Monitor progress—follow up to monitor your progress and adjust your plan as needed.

WHAT YOU CAN EXPECT AS A CLIENT

A Relationship Built on Trust

Confidentiality

We aim to build lasting relationships based on trust. We recognize that respecting your privacy and the confidentiality of your information is essential to earning and maintaining your trust. We may on occasion consult with outside experts to find the right solutions for you but will only do so with your written permission.

Transparent fees

We charge a flat fee based on the scope of work. Prior to commencing any aspect of our work, we clearly outline how much you will pay for our services. As an independent firm, we do not earn commissions, and do not sell investment or insurance products.

Virtual services

We are a virtual practice. We work in a secure, online environment.

You can meet with us whenever convenient and from any location.

SCHEDULE A CONVERSATION

The first step in making sure our advice is specifically tailored to you, is listening to your needs. We invite you to email us to schedule a time for an initial conversation on how we can work together. This conversation incurs no charge and you are not obligated to take things further.

Contact

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