HighTower
BLANKE SCHEIN WEALTH MANAGEMENT

Our Services

Retirement Planning

- We consult and manage assets for both Defined Benefit and Defined Contribution plans. We develop the process and investment strategy for retirement plans, including 401(k) plans. Our professionals hold advanced certifications in retirement planning from The College of Financial Planning, as well as AIF® designations.
- This process is designed to minimize the workload for the plan sponsor/employer and to provide ongoing checks and balances in meeting ERISA (Employee Retirement Income Security Act) and DOL (Department of Labor) guidelines.

Tax Planning/ Credit-Based Solutions

- We provide clients with quarterly, semi-annual and annual tax summaries to their Certified Public Accountants.
- Our reports include realized and unrealized gains/losses, income received, projected income and advisory fees paid.
- We obtain credit research and offer cash management and securities-based lending.
- We also facilitate real estate and aircraft financing.
- Women and Wealth: The Society of the FEW
- Family Office Services

Philanthropic Giving Assistance

- We conceptualize and help implement philanthropic strategies for our clients, including the establishment of private foundations, charitable funds, employee endowments, donor-advised funds and trusts.

Investment Consulting, Portfolio & Asset Allocation Strategy & Management

- We access a broad suite of third-party investment managers. In addition to the significant due diligence performed by HighTower, we personally screen, research and interview hundreds of seasoned and emerging money managers.
- All portfolios are developed as a function of our clients' specific goals and risk tolerances. Our long-term investment approach is coupled with sensitivity to clients' liquidity and cash flow requirements.
- We design and implement tax-efficient portfolios comprised of traditional asset classes (cash, bonds and stocks), along with non-traditional asset classes, including hedge funds, MLPs, REIT's, commodities and private equity.

Solutions for Executives and Business Owners

- We are adept at advising C-level executives on various, special investment situations, such as restricted stock, offshore trusts, cash management and currency hedging.
- Examples of concentrated stock position management include:
  - Monetization strategies: Rule 10b5-1(c) trading plans, block trades, prepaid forward contracts, charitable lead/remainder trusts.
  - Hedging strategies: Zero premium collar, option overlay management.
  - Diversification strategies: Exchange funds, lending.

- We also offer Exit Planning services, including what to consider in the early stages of exit planning, what to look for in an advisory team, when to share an exit plan with employees and life after exiting a business.

Personal Wealth Dashboard/ eVault Secure Repository of Digital Documents

- We offer clients with access to eMoney, which provides a secure repository of digital documents; summaries of insurance policies, trust and estate documents; access to your investment accounts held at Schwab or Fidelity; daily tracking for all of your banking, investment and charitable gifting accounts; and up-to-date information on your formal financial and estate plans.
- This tool is a great way to track all of the assets in your estate. Its use can assist you in the promptness of estate execution (increasing privacy and decreasing legal costs, time and transition risk), provide enhanced functionality for renewing and reviewing insurance policies and coverage, and improve life organization.

Wealth Transfer and Income Planning

- We work intimately with individuals, their families and advisors to design the most appropriate wealth transfer strategies, including:
  - Estate planning, settlement and administration.
  - Insurance as wealth replacement, succession planning and investment.

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