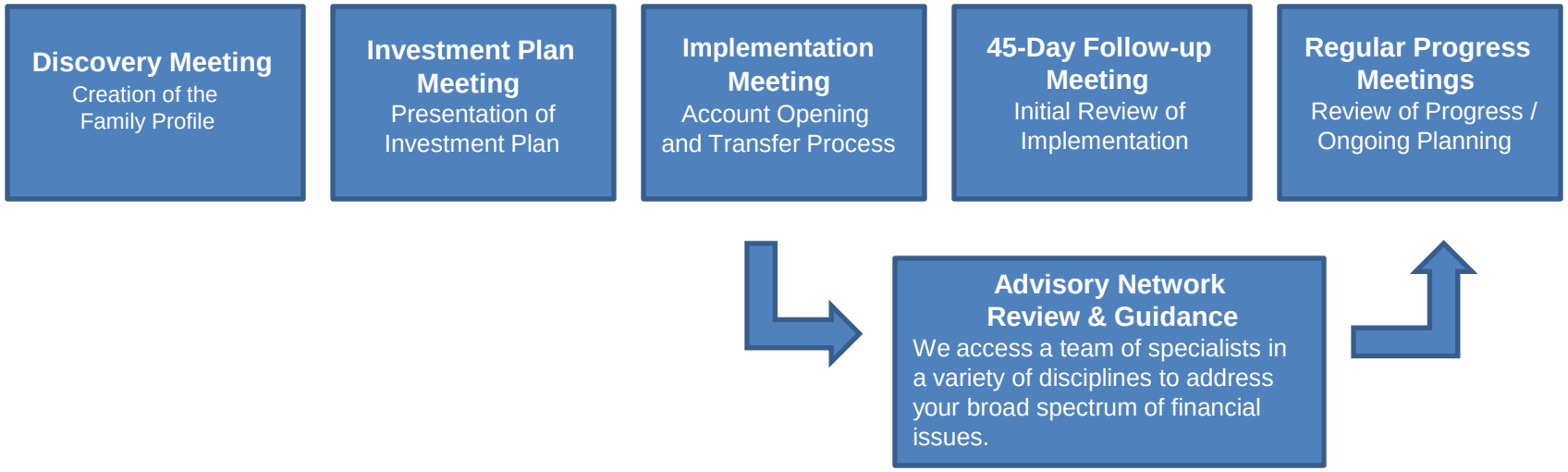Wealth Management Consultative Process