Wealth Management

Our conversation about wealth management will focus on four key areas that we believe will result in a comprehensive outlook of your future:

LIFESTYLE. Not only your current one, but also the lifestyle you aspire. We will talk about your cash flow and future spending obligations, retirement planning, education funding, wealth transfer to heirs and philanthropy. Your personal advisors will also be integral to our conversations.

LIABILITIES. The right side of your balance sheet is no less significant than investing. Borrowing, when done wisely, can help you realize possibilities that you might not have realized without it. We can show you strategies that can fund your needs, without liquidating assets, sacrificing income or paying gift taxes.

RISK. Recognizing whether you have too much, or not enough, risk is another core element we will discuss. Risk-management topics will include diversifying to help you protect your portfolio against market volatility; protecting your family from less-than-ideal decisions by engaging an impartial trustee or executor; and even helping you address fraud activity and reclaim your identity.

INVESTMENT. Asset management goes beyond investment performance. Based on your financial status today, we will calculate the returns necessary to help you achieve your target, craft an investment program designed to help you reach it and assess statistically the likelihood you will reach or exceed your goals. A variety of fee-based investment advisory services, managed accounts and active portfolio management are available.

THE PACIFIC ADVISORS GROUP AT CITI PERSONAL WEALTH MANAGEMENT

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Citi Personal Wealth Management

citi®

THE PACIFIC ADVISORS GROUP AT CITI PERSONAL WEALTH MANAGEMENT

Managing Your Wealth, Growing Our Relationship

OUR MISSION

The Pacific Advisors Group's mission is to be our clients trusted source of wealth management and financial advice. Our group is comprised of client-focused, experienced professionals utilizing a wealth of objective financial advisory resources, including individually tailored financial planning strategies customized to meet our client's wealth management objectives. Each Pacific Advisors Group team member offers a combination of extensive economic knowledge, experience, unique skills and insight into the ever-changing economic environment affecting our clients' financial well-being. We implement a disciplined strategic approach to wealth management and then proactively manage these strategies. Our goal is to ensure our clients have the best financial tools, resources and independent advice available to help them make important, well-informed financial decisions.

Our Vision

The Pacific Advisors Group is a diverse group of client-focused advisors offering customized portfolio design and financial planning advice. Our clients include individuals and their families, trustees, business owners and corporate boards. Our team employs a disciplined process to help guide our clients through each planning stage: securing their nest egg, creating sustainable income, and building a legacy through inheritance and gift planning. We have the depth of knowledge to handle complex financial issues, including tax efficient strategies for domestic and international clients, trust and estate management, and executive compensation.

Meet the Professionals

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Our Resources

WEALTH PLANNING
- Retirement Planning
- Education Planning
- Estate Planning

INVESTMENT CONSULTING AND MANAGEMENT
- Investment Advisory Services
- Select Portfolios
- Portfolio Management Group
- Citi Personal Wealth Management Advisor

WEALTH PRESERVATION AND TRANSFER
- Investment Advice
- Insurance
- Trust Services
- Philanthropic Services

BUSINESS OWNER SERVICES
- Capital Strategies Group
- Borrowing
- Cash Management
- Retirement Plans
- Business-Succession Planning
- Insurance