Wile Consulting Group

Suite of services

Financial planning

Financial Goal Analysis

"FGA" serves as a financial roadmap and is the foundation and required first step in building our relationship. We help to define your long-term goals and objectives, analyze your current situation and make recommendations to ensure your goals will be met.

Insurance review

As needs and circumstances continuously change, we recommend reviewing policies every two years. We utilize a third party to review current policies to ensure you have the appropriate coverage.

Education funding

For those who want to help prepare for higher education expenses for a child or grandchild, we assist in education funding solutions. We help in starting a college savings plan with the option to make automatic, systematic contributions to the plan.

Asset allocation modeling

We provide customized asset allocation based on risk and objectives. The suitable asset allocation is determined during the FGA process and developed with the goal of providing the maximum amount of return for the least amount of risk one is willing to take.

Estate, retirement and tax planning

Having a comprehensive understanding of your tax liability, retirement lifestyle and desired legacy will ensure that these events are handled correctly and efficiently. We review tax, retirement and estate needs to prepare for these events.

Insurance products are issued by unaffiliated third-party insurance companies and made available through insurance agency subsidiaries of UBS Financial Services Inc. Asset allocation neither assures a profit nor protects against loss in declining markets.

UBS banking resources

Banking services

We offer a range of banking services[1] for your everyday needs, including free unlimited checking, bill pay, direct deposit and Electronic Funds Transfer (EFT) services. Plus, you can choose a UBS Visa® debit card that gives you direct access to the funds in your account and/or apply for a UBS Visa Signature® credit card that earns you rewards points. You'll receive unlimited ATM fee rebates (up to $3 per transaction) with either card.

A simpler income stream

We can arrange to have your income from Social Security, pension plans and investments flow into one centralized account. That account can be used to generate an income stream and provide you with funds during your retirement years.

Securities backed lending

A UBS Credit Line[2] can give you financial flexibility for your personal and business expenses. By using your eligible securities as collateral, you can access the funds you need without having to sell your assets and disrupt your long-term wealth management plans.

Mortgages and refinancing

Now may be a good time to discuss home financing options within the context of your overall wealth management plan.

UBS Online services (OLS)

Stay connected with your finances—manage cash, pay bills, check balances and transfer funds among accounts. You can also redeem rewards points, view previous statements and tap into insights from Wealth Management Research.

[1] Banking services are provided by UBS Bank USA and other third-party banks. UBS Financial Services Inc. is a registered broker-dealer and not a bank and does not offer bank accounts.

[2] Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc., and are subject to credit approval.

Portfolio management

Weekly investment management research
As a way to profit on volatile markets, our team meets on a weekly basis to select potential themes and sectors our portfolios can be weighted towards.

Portfolio screening and review
We consistently track and analyze fund performance to select the best vehicles for your investment goals. At year's end, we host formal reviews with portfolio managers to assess market outlooks, expenses, and manager changes for the funds within your portfolio.

Rebalancing and risk management
Rebalancing your accounts and overall portfolio serves as a risk reduction strategy. Portfolios are rebalanced at least annually and often times quarterly depending on the markets.

Daily cash flow management
Cash flows are monitored as a fraud prevention technique and to stay aware of any new deposits made into client accounts for investing purposes. We monitor cash flows both in and out of all client accounts on a daily basis.

Global research
By partnering with UBS, you have access to global products and local resources. We integrate and leverage the broad array of global financial resources at our command to help you manage your wealth.

Advisory resources

Accountant and attorney relationships
To streamline communication and have a broader understanding for each client's situation, we establish relationships with accountants and attorneys. We will also connect with any other pertinent life advisor to enhance your overall experience.

Annual tax package
All year-end account documents and tax reports are collected and sent directly to CPAs or to clients for tax filing. Tax packages are available in mid-February.

Regular client meetings
As part of our service, we have regular scheduled contact with meaningful conversations. Meetings are personalized, informal, and high quality. We strive to be proactive and maintain consistent communication with our clients.

Life documents review
To ensure that all appropriate documents have been created and are in good order, we review all life documents including wills, trust docs, and powers of attorney.

Client educational events
We encourage clients to attend our educational events as opportunities to learn more about our industry, current legislative policies and other topics relevant to growing one's knowledge base. We host an annual "Family Forum" with specialists covering a range of topics pertinent to any individual.

It's more than just investing.

Wile Consulting Group

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