



How Key Wealth Direction® gives you confidence in reaching your goals

Have you always wanted to take your family – your whole family (grandkids, too) – on a dream trip, like a cruise? And say you wanted to travel with them every four years, or every two? Maybe your future plans include buying a second home, or even a third. Then again, perhaps you've always wanted to make a sizable donation to your alma mater or another organization.

How do these plans figure into your overall financial picture – and will you still have the money you need to fund your retirement, along with any healthcare costs, while living comfortably?

That's where Key Wealth Direction® can help you uncover the possibilities. Through Key Private Bank's exclusive, customized online portal you'll be able to see your financial plan in a whole new light. Instead of a stack of paper documents and spreadsheets, your plan comes to life so you can adjust various goals. Within seconds, you can see how it affects your overall confidence in having the necessary funds to support yourself into retirement (including that extra vacation).

Ready to start exploring? These four tips will help you make the most of Key Wealth Direction's innovative features that help you see all the places your wealth can take you.

Tip #1

Financial plans are about more than numbers

Balance sheets and investment projections can help you make tactical decisions about managing your wealth. But the true foundation of a strong financial plan relies on understanding your life goals, and how to use your wealth to realize them.

Just as no two people are alike, neither are their financial plans. At Key Private Bank, you'll work with a team of financial professionals to discover what matters to you and how that affects your financial goals. Through a series of questions and discussions, your team will develop a plan that includes all your needs, along with your wants and the possibilities you'd like to explore.

Our goal is to help you achieve yours – successful wealth management that allows you to do everything you've always wanted to do, while still having the funds to cover both expected, and unexpected expenses.

Through this discovery process, we'll develop a sound financial plan, then put that plan into your personalized Key Wealth Direction online portal.

ADVICE FROM A FINANCIAL PRO

Michael Floccare

Senior Vice President
Relationship Manager
Buffalo, New York



I like to tell my clients that the numbers are the easy part when it comes to financial planning. The real work behind your plan is digging deep into what you value most, talking about it, and then making decisions about your wealth to match your priorities. I think many people think planning is the other way around — defining your goals based on the numbers.

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Tip #2

Divide your goals into needs, wants, and wishes

Not every goal is created equal. When thinking through your financial plan, which will really become your life plan, it helps to separate out your list of goals into needs, wants, and wishes. For example, you know you'll need basic living expenses and healthcare throughout your life, and that you'll need to allocate enough funds to cover



both. Your wants can include things like travel, big-ticket items such as vehicles and homes, even extra living expenses, and providing additional care costs. And then there are the wishes – funding your children's or grandchildren's education

costs, or making a gift or donation. Categorizing each goal can help you see more clearly how it fits into your overall financial plan. You can also work with your financial team to adjust what you think really constitutes a want versus a wish. For you, it may be that funding certain costs, like having extra living expenses in retirement, is important to you — important enough to be elevated to a want, not a wish.

ADVICE FROM A FINANCIAL PRO

Cari Wyszynski

Senior Vice President
Relationship Manager
Seattle, Washington



Putting together a financial plan is like a puzzle where you don't know what the picture looks like right at first. Part of solving that puzzle is breaking down a person's big dreams into those pieces that create the picture. And those pieces tend to fall into one of these categories – what a person needs, what she wants, and what she really wishes she could have. Seeing them all listed out helps make the puzzle easier to solve.

Tip #3

Feeling confident is a matter of being in the right zone

When you have a plan in place for managing your wealth, it's easier to sit back and enjoy what you have. But how do you know if you're spending too much too soon? Or are you limiting your spending more than is warranted? For instance, you might regret later that you didn't retire a few years earlier, or that you didn't buy the vacation home in Florida you'd always wanted.



That strategic balance, the sweet spot when you know you've allocated your funds so that you can live the way you want while accounting for the ups and downs that might come along the way, is what's called the Confidence Zone. Within Key Wealth Direction, the Confidence Zone shows your probability of success based on your plan. It's marked like a gauge so it's easy for you to see that your plan is working.

ADVICE FROM A FINANCIAL PRO

Steve Blazek

Senior Vice President
Relationship Manager
Denver, Colorado



When I see that I'm in the Confidence Zone, I just feel like I can relax. The real benefit I see with the Confidence Zone is that it takes worry out of the equation.

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Tip #4

You should play with your plan

A static financial plan is no fun. Really. Seeing your financial plan in real time is helpful, but seeing how it might change is even better. In the Play Zone® you can do just that – play with your plan – and then see the results, instantly. For example, you might wonder: If inflation were to skyrocket, would your plan still keep you in the Confidence Zone? Then again, you might want to splurge on a big boat to go with your seaside home, or add an extension to your home, or any number of different goals. You don't have to wonder about whether you can afford to fund those goals. In the Play Zone, you enter in the goal, and the costs, and then you're able to see how your overall plan is affected. You may even want to reprioritize your goals. Playing in the Play Zone is encouraged!

ADVICE FROM A FINANCIAL PRO

Nancy Anderson

Senior Financial Planner
Vice President, Key Private Bank
Park City, Utah



The Play Zone is one of my favorite features within Key Wealth Direction. I'd say it's probably my clients' favorite, too. The Play Zone is already populated with the clients' goals, so they can go in and move around how their funds are allocated. Then the Confidence Zone gauge adjusts so they'll see in realtime how their decisions affect their probability of success. It really encourages clients to not just accept their financial plan as is, but to play around to see what's possible.

For more information, please contact your Key Private Bank Advisor.

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