

NUVEEN

# Wealth Management Services

Education and Consulting Services for Financial Advisors

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# WEALTH MANAGEMENT SERVICES

Nuveen Wealth Management Services strives to be a valued partner in client-focused wealth management education. Our group is dedicated to helping financial advisors build enhanced, more holistic relationships with clients.

Applying years of experience in serving financial advisors and investors, our group's members work in concert with advisors to help them identify and apply the best practices as they strive to build the value of their services and gain a significant competitive advantage.



## The Wealth Management Services group provides specialized educational sessions and services in four key areas:

### Advisor Practice Development



### Family Wealth Issues



### Investment Consulting



### Retirement and Tax Strategies



## ACCESS OUR EXPERTISE

### Proprietary educational sessions

Our direct forums offer in-depth strategic and tactical advice to help advisors expand their knowledge and broaden their expertise.

- Training sessions
- Webinars
- Customized educational programs

### Consulting services

Our individual consulting programs teach advisors how to broaden their capabilities, adapt strategies and incorporate innovative techniques into their own practices.

- Practice development consults
- Case studies
- Team workshops

### Extensive resource library

Our resource library supplements and enriches Nuveen Wealth Management Services with supporting research documents, resources and other tools.

Visit [nuveen.com/wealthmanagement](https://nuveen.com/wealthmanagement) to access the Resource Library.



The educational sessions below may offer continuing education credit. (See page 10)

### **Attracting and Serving Today's High-Net-Worth Investor**

This presentation examines the profile and needs of today's wealthy individuals. Special attention is paid to what high-net-worth investors expect of their advisors and how they relate to them. Advisors walk away with information and insights that can aid them in prospecting, serving and retaining clients with high net worth.

### **Behavioral Finance: Money Over Mind (Advisors and Investors)**

This presentation is a comprehensive, practical program that educates advisors and investors on the concept and types of behavioral biases, identifies emotional investor behavior and provides approaches to mitigate negative effects on returns. Through bias education and aptly applied planning and processes, advisors can help clients make well-reasoned — instead of emotional — investment decisions.

### **Business Planning Essentials**

A business plan is the roadmap that ensures an advisor's practice goes in the direction that will help achieve his or her goals. This workshop takes participants through the process of creating that roadmap, beginning with setting their vision, followed by strategic planning and finally identifying the tactics needed to put the plan into action.

### **Client Advisory Boards: An Important Tool for Referrals and Feedback**

This program discusses the benefits of a client advisory board, suggests some best practices for creating a well-structured board and provides sample topics and recommendations for a meeting agenda.

### **Client Discovery: Enhancing the Interview Process**

A client interview does more than collect information — it helps build a strong, productive relationship. This interactive session uses case studies to help advisors sharpen their interviewing skills and includes techniques to make interviews more effective.

### **Creating a Personal Brand**

In order to differentiate themselves in today's crowded market, financial advisors need a client-centered brand that is compelling and unique. A personal brand consists of a clear and thoughtfully constructed value proposition that is effectively communicated through conversations, written materials and online presence. This program provides advisors with concepts, tactics and implementation techniques to help them holistically create and communicate their own distinctive brand.

### **Liquidity Events: A Tool for High-Net-Worth Prospecting**

Financial advisors will be in a more advantageous position to help clients and prospects with "money in motion" if they have conversations with them before the liquidity event occurs. This program defines key liquidity events for companies, corporate executives, wealthy individuals and families, suggesting strategies that advisors can use to capitalize on the opportunity.

### **The Value of Professional Advice: Overcoming Objections when Transitioning to Advisory**

This program explores the various benefits of professional financial advice, considers ways to approach common fee-related client conversations and discusses best practices for communicating value to current and prospective clients.

### **Team Consulting Services**

Nuveen Wealth Management Services offers one-on-one team consulting services on an individual basis. These intensive workshops help teams identify their positive points and opportunities for improvement, and then guide teams on how to highlight strengths and address weaknesses. In addition to execution of a team diagnostic, services may include:

- Identifying and confronting team dysfunctions
- Improving external communication through team branding and pitchbook analysis
- Creating a comprehensive business plan
- Forming a holistic and tax efficient investment management approach

## Advisor Practice Development Program Resources

	White paper (ADV)	Briefing paper (INV)	Brochure or Workbook	Other
Behavioral Finance: Money Over Mind		●		
Business Planning Essentials	●		●	
Client Advisory Boards: An Important Tool for Referrals and Feedback	●			●
Client Discovery: Enhancing the Interview Process	●			
Creating a Personal Brand	●		●	
Liquidity Events: A Tool for High-Net-Worth Prospecting	●			
The Value of Professional Advice: Overcoming Objections when Transitioning to Advisory	●	●	●	
<b>Additional Materials</b>				
Advisor Succession Plan Checklist	●			
Debt Decisions and Liability Management	●	●		
LinkedIn “NET”iquette: Do’s and Don’ts of Prospecting			●	
Maintaining Perspectives in Down Markets		●		
Sudden Fortune, Fame and the Dire Need for Financial Advice: Professional Athletes	●			
Thriving in a Brave New “Robo” World		●		
Women and Wealth: A Guide to Building Lasting Relationships with Female Investors	●			





The educational sessions below may offer continuing education credit. (See page 10)

### Donor Advised Funds as a Strategic Charitable Vehicle

Charitable giving is on the rise, and Donor Advised Funds have desirable tax advantages and planning features, making them a great vehicle in today’s current financial and tax landscape. Advisors should address charitable issues, specifically Donor Advised Funds, to be truly competitive in the retention and addition of A-level clients.

### Family Wealth Education Workshops: Nurturing Financial Responsibility in Youth, Young Adults and Adult Children (Advisors and Investors)

A significant concern of wealthy individuals is ensuring that their children (of all ages) are financially responsible. This training focuses on preparing financial advisors to play an important role in addressing this issue through family wealth education.

### Family Wealth Education: From Theory to Practice

This program builds on the previous Family Wealth Education workshop and guides advisors through the next phase: the implementation process. Advisors will learn exactly how to work with their high-net-worth clients to facilitate a smooth and successful family wealth transfer.

### Frameworks for Giving: Tools to Help Clients Design their Philanthropic Program (Advisors and Investors)

Well-designed philanthropic programs benefit from a general understanding of the features, advantages and disadvantages as well as the tax efficiency of various charitable vehicles. This workshop is designed to provide a foundation of understanding in these areas for the most frequently used charitable structures or frameworks.

### The New Estate Planning Paradigm: Trends and Strategies (Advisors and Investors)

An estate plan guides how personal and financial affairs are handled in the case of incapacity or death, providing guidance during times of uncertainty. Financial advisors can position themselves as trusted advisors who understand the key goals and concerns of their clients by helping to effectuate estate-planning strategies that address clients’ unique wishes. This program explores key estate planning topics, including planning for incapacity, planning for death, transfer taxes, lifetime gifting and trusts.

### Understanding Family Offices: Potential Competition, Clients and Role Models for High-Net-Worth Advisors

Family offices can be competition, potential clients and/or role models for high-net-worth practices. This workshop examines family offices from three perspectives. Topics include the types and roles of family offices, the range of services they offer and opportunities to work with them.

### Family Wealth Issues Program Resources

	White paper (ADV)	Briefing paper (INV)	Brochure or Workbook	Other
Family Wealth Education Workshops: Nurturing Financial Responsibility in Youth, Young Adults and Adult Children	●		●	
Family Wealth Education: From Theory to Practice			●	●
Frameworks for Giving: Tools to Help Clients Design their Philanthropic Program	●			
The New Estate Planning Paradigm: Trends and Strategies				●
Understanding Family Offices: Potential Competition, Clients and Role Models for High-Net-Worth Advisors	●			

### Additional Materials

Financial Planning for Same Sex Couples in 2016	●	●		
Identity Theft: Be Aware and Be Prepared		●		



The educational sessions below may offer continuing education credit. (See page 10)

### Advanced Investment Management Consulting Workshop: An Introduction to the CIMA® Coursework

Seven hours of intense classroom training helps advisors understand topics covered in the Certified Investment Analyst (CIMA®) Program including: calculating investment returns, measuring and communicating risk, the use of Modern Portfolio Theory, performance measurement and attribution, manager search and selection and investment policy statements.

### Advanced Wealth Management Workshop: An Introduction to the CPWA® Coursework

Seven hours of intense classroom training targeted toward advisors working with high-net-worth clients who want to enhance their knowledge of wealth management topics, and advisors interested in learning about the Certified Private Wealth Advisor (CPWA®) certification. Attendees will learn to develop strategies for affluent investors to achieve their goals and objectives related to accumulation, protection and distribution of wealth.

### Department of Labor Fiduciary Rule\*

The Department of Labor (DOL) recently enacted significant changes to the ERISA fiduciary rule. This presentation summarizes the current landscape, background of the fiduciary standard, key provisions and next steps advisors can take to address the changes.

### Preparing Your Practice for Success in a Post-DOL World

This presentation summarizes the basics of the DOL rule, with a greater emphasis on steps advisors can take to be successful in a post-DOL world.

### Essential Performance Metrics: Tools to Help Evaluate and Interpret Manager Returns

This session provides a comprehensive overview of the key metrics that can be utilized when evaluating a manager's performance.

### Socially Responsible Investing for a Sustainable Practice

This presentation will teach advisors the evolution of socially responsible investing (SRI) and how to incorporate SRI investments into a portfolio.

### The Case for Alternatives in Today's Financial Climate

This presentation explains why alternative investments are important in today's financial market and illustrates why alternatives may offer a solution that provides investors with a way to gain potential higher returns while managing risk in their portfolio.

### The Future of Portfolio Construction

During times of economic stress, traditional portfolio diversification strategies have proven to be ineffective. This workshop examines alternative strategies to Modern Portfolio Theory.

### The Yale University Endowment: A Peek Under the Tent (Advisors and Investors)

The Yale Endowment has been widely recognized for its past performance and investment strategy. This program provides an in-depth look at the Endowment and discusses key aspects that may be applicable to a financial advisor's practice.

### Investment Consulting Program Resources

	White paper (ADV)	Briefing paper (INV)	Brochure or Workbook	Other
Advanced Investment Management Consulting Workshop: An Introduction to the CIMA® Coursework				●
Department of Labor Fiduciary Rule		●		
Essential Performance Metrics: Tools to Help Evaluate and Interpret Manager Returns			●	
The Case for Alternatives in Today's Financial Climate	●			
The Yale University Endowment: A Peek Under the Tent (Advisors and Investors)		●		

### Additional Materials

Presidential Elections and Market Performance: A Historical View		●		
Structuring an Investment Policy Statement		●		●
The Manager Search, Selection and Evaluation Process	●			

\*May also provide Ethics continuing education credits



The educational sessions below may offer continuing education credit. (See page 10)

### **A Guide to Medicare: Understanding the Parts & Plans of Retiree Healthcare (Advisors and Investors)**

This program guides investors and advisors through the confusing and complex world of Medicare. It explains traditional Medicare and Medicare Advantage, including coverage, enrollment and explanations of detailed case studies.

### **Business Owners: Planning Needs from Startup to Succession**

Business owners represent an important segment of the high-net-worth market. This program explores five key issues critical to the success and succession of closely held business owners: business structure, valuation, liquidity, asset protection and business transition.

### **Financial Planning for Corporate Executives**

This program focuses on financial planning topics specific to corporate executives, in particular Concentrated Stock Positions, Employee Stock Options and Net Unrealized Appreciation strategies.

### **High-Net-Worth Case Study**

This interactive program focuses on the comprehensive wealth management needs of a hypothetical high-net-worth family. Issues addressed include concentrated stock and stock option positions, retirement accounts, estate planning and philanthropic issues, as well as related portfolio allocation and income tax strategies.

### **Navigating Stock Option Alternatives: Helping Clients Chart Their Course**

Stock options are an important component of executive compensation. This program includes a complete discussion of employee stock option fundamentals, sophisticated strategies, case studies and a useful framework to help advisors establish the client's objectives and guide their strategies.

### **Planning Strategies for Clients with Employer Securities in a Qualified Plan: Net Unrealized Appreciation**

The Net Unrealized Appreciation option can be a tax-wise strategy for corporate executives who leave an employer with employer stock in their qualified plan. This program covers the requirements of using NUA and employs scenarios to illustrate the process.

### **Providing Needs-Based Strategies for Concentrated Stock Positions**

A concentrated stock position often represents a significant asset for corporate executives. The right counsel and recommendations can help to maximize their value. This program covers a range of techniques that help advisors manage, protect or liquidate a concentrated stock position to meet client objectives.

### **Retirement Income: Hatching a Nest Egg**

Income comes from a variety of sources in retirement, and so, effective retirement planning means managing that income puzzle. This program discusses the different aspects of income and how advisors can help clients address their specific situations.

### **Tax Planning Strategies (Advisors and Investors)**

The implementation of the American Taxpayer Relief Act of 2012 (ATRA) allows for future tax planning with more certainty than earlier years. The program provides an overview of the tax provisions under the ATRA, identifies the need for tax strategies, especially for high-net-worth earners, while highlighting several strategies with hypothetical examples.

### **The Alternative Minimum Tax (AMT): Implications and Planning Considerations for Affluent Clients**

This program discusses the effect of treating income and deduction items differently for purposes of calculating AMT, illustrates the importance of multi-year planning and suggests strategies for reducing client's potential AMT exposure.

## Retirement and Tax Strategies Program Resources

	White paper (ADV)	Briefing paper (INV)	Brochure or Workbook	Other
A Guide to Medicare: Understanding the Parts & Plans of Retiree Healthcare (Advisors and Investors)		●	●	
Business Owners: Planning Needs from Startup to Succession		●		
High-Net-Worth Case Study				●
Navigating Stock Option Alternatives: Helping Clients Chart Their Course		●		
Planning Strategies for Clients with Employer Securities in a Qualified Plan: Net Unrealized Appreciation		●		
Providing Needs-Based Strategies for Concentrated Stock Positions	●			
Retirement Income: Hatching a Nest Egg		●		
Tax Planning Strategies		●	●	
The Alternative Minimum Tax (AMT): Implications and Planning Considerations for Affluent Clients	●			
<b>Additional Materials</b>				
A Case for Diversification: A Hypothetical Historical Example		●		
A Guide to Social Security: Know Your Options; Maximize Your Benefits		●	●	
Asset Allocation: Risk and Reward		●		
Where Assets are Owned can be as Important as the Types of Assets Owned		●		



		Hours Earned		
		IMCA	CPA	CFP
	<b>ADVISOR PRACTICE DEVELOPMENT PROGRAMS</b>			
	Attracting and Serving Today's High-Net-Worth Investor	1		
	Liquidity Events: A Tool for High-Net-Worth Prospecting	1		1
	Behavioral Finance: Money Over Mind	1	1	1
	<b>FAMILY WEALTH ISSUES PROGRAMS</b>			
	Understand Family Offices: Potential Family Competition, Clients and Role Models for High-Net-Worth Advisors	1		
	Family Wealth Education	1		1
	Frameworks for Giving: Tools to Help Clients Design their Philanthropic Program	1		1
	The New Estate Planning Paradigm: Trends and Strategies	1	1	1
	Donor Advised Funds as a Strategic Charitable Vehicle	1	1	1
	<b>INVESTMENT CONSULTING PROGRAMS</b>			
	Essential Performance Metrics: Tools to Help Evaluate and Interpret Manager Returns	1	1	1
	Department of Labor Fiduciary Rule	1 *		
	Preparing Your Practice for Success in a Post-DOL World	1		
	Advanced Wealth Management Workshop: Intro to CPWA® Coursework	7	7	7
	Advanced Investment Consulting Workshop: Intro to CIMA® Coursework	7	7	7
	The Yale University Endowment: A Peek Under the Tent	1		1
	The Future of Portfolio Construction	1	1	1
	The Case for Alternatives in Today's Financial Climate	1	1	1
	<b>RETIREMENT AND TAX PLANNING PROGRAMS</b>			
	A Guide to Medicare: Understanding the Parts & Plans of Retiree Healthcare	1	1	1
	The Alternative Minimum Tax (AMT): Implications and Planning Considerations for Affluent Clients	1		1
	Providing Needs-Based Strategies for Concentrated Stock Positions	1	1	1
	Navigating Stock Option Alternatives: Helping Clients Chart Their Course	1	1	1
	High-Net-Worth Case Study	2.5		2.5
	Planning Strategies for Clients with Employer Securities in a Qualified Plan: Net Unrealized Appreciation	1	1	1
	Tax Planning Strategies	1	1	1
	Business Owners: From Startup to Succession	1	1	1
	Retirement Income: Hatching a Nest Egg	1	1	1
	Financial Planning for Corporate Executives	2	2	2

\*Ethics Credit

# WEALTH MANAGEMENT SERVICES GROUP

## INDUSTRY EXPERTS



**John A. Nersesian**  
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An experienced financial advisor to corporate executives, affluent families and non-profit organizations, John was a First Vice President of Merrill Lynch Private Client Group prior to joining Nuveen. While at Merrill Lynch he was also a leader of Advanced Training for Financial Consultants, providing training in comprehensive wealth management strategies and business development practices. He received a B.S. in Business and Economics from Lehigh University. He is also a Certified Financial Planner™ certificant, and has earned Certified Investment Management Analyst (CIMA) and Certified Private Wealth Advisor (CPWA) designations. John is Chairman of the Board of the Investment Management Consultants Association (IMCA) and a faculty member for the IMCA CPWA Program.



**James Bergeron, JD**

*Senior Vice President*  
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Jim brings more than 20 years of financial services industry experience to the Wealth Management Service Team. Prior to joining Nuveen in 2011, he served as Managing Director at RBC Wealth Management, where he led the Wealth Solutions Group with additional responsibility for RBC Trust Company, Ltd. and the U.S. & International Wealth Planning Team. In conjunction, Jim has lectured extensively in the areas of financial and estate planning. He received his Bachelor of Arts Degrees in Economics and Political Science from Augsburg College in Minneapolis, Minnesota. Shortly after, Jim graduated from Vanderbilt University School of Law in Nashville, Tennessee. He currently serves on the Board of Directors for the American Cancer Society's Midwest Division and for the Guthrie Theater in Minneapolis.



**Marcus Velasco, CFA**

*Senior Vice President*  
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Marcus brings more than 25 years of financial services industry experience to the Wealth Management Services Team. Prior to joining Nuveen in 2016, he held various roles at U.S. Trust, Bank of America Private Wealth Management, including Divisional Sales Performance Executive, Market Executive, and as Strategy Executive focusing on Client Experience. Marcus received a B.S. in economics from Purdue University and an M.B.A. from the University Of Chicago Booth School Of Business. He holds the Chartered Financial Analyst designation from the CFA Institute. Marcus volunteers with the Boy Scouts of America, the ALPFA Chicago, and the CFA Society of Chicago.

## ACCESS THE RESOURCES OF NUVEEN WEALTH MANAGEMENT SERVICES GROUP

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**Visit [nuveen.com/wealthmanagement](http://nuveen.com/wealthmanagement)**

**DISCLOSURE**

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This information contains no investment recommendations and should not be construed as specific tax, legal, financial planning or investment advice. Clients should consult their professional advisors before making any tax or investment decisions. Information was obtained from third party sources, which we believe to be reliable but not guaranteed.

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## What Differentiates Nuveen?

### INVESTMENT EXPERTISE FROM LEADING ASSET MANAGERS

Our multi-boutique model builds on more than a century of industry leadership.

### ALIGNMENT WITH CLIENT NEEDS AND GOALS

Our capabilities address clients' specific and personalized financial goals.

### COMMITMENT TO ADVISORS AND INVESTORS

We align outstanding people and relevant services with each client relationship.

# NUVEEN

NUVEEN ASSET MANAGEMENT

SYMPHONY

NWQ

SANTA BARBARA

WINSLOW CAPITAL

GRESHAM

TIAA INVESTMENTS

For more information visit [nuveen.com/wealthmanagement](http://nuveen.com/wealthmanagement).

Delivering the expertise of TIAA Investments and our independent investment affiliates: Nuveen Asset Management, LLC, Symphony Asset Management, LLC, NWQ Investment Management Company, LLC, Santa Barbara Asset Management, LLC, Winslow Capital Management, LLC and Gresham Investment Management LLC, registered investment advisers and subsidiaries of Nuveen Investments, Inc.

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