



Portfolio Management Services

Highlights

- 1. Define the client's financial goals.** What do you want the investments to do for you and when? What investment returns are needed to meet those goals?
- 2. Determine an appropriate level of risk.** We consider your ability, willingness and need to take risk. Only then do we begin to make investment choices.
- 3. Prepare the Investment Policy Statement.** A written IPS is essential to the initial portfolio design and to keep the investment portfolio on track in all market conditions.
- 4. Evaluate how well your current investments fit within the investment plan.** Consider the investments' asset class, costs, tax basis and recent performance in deciding whether to keep or dispose of presently-held investments.
- 5. Design a broadly diversified asset allocation.** Document the initial asset allocation as an attachment to the IPS.
- 6. Monitor the plan.** Provide quarterly performance reports and hold annual meetings with you. Monthly statements will be mailed directly to you by the investment custodian.
- 7. Rebalance the portfolio.** Rebalancing the asset class components of your portfolio to the original asset allocation percentages is necessary to manage risk and enhance investment returns.
- 8. Manage the portfolio to minimize taxes.** For taxable accounts, tax losses should be harvested to offset capital gains and complete tax information should be provided to your tax advisor.
- 9. Provide financial planning advice as requested or identified.** Our service extends beyond purely investment management to include other forms of financial consulting such as for college funding, insurance analysis, and a host of other personal financial planning matters.