



GOALS

- ✓ Ensure your investments are meeting your financial plan goals.
- ✓ Update under-performing portfolios or assets.
- ✓ Track account or market changes that may impact our strategy.
- ✓ Respond to major life events and/or changing financial goals.
- ✓ Keep your lifetime tax liability as low as possible through ongoing tax planning.

KEEPING AN EYE ON YOUR INVESTMENTS.

We are constantly tracking your investment account performance against the expectations and needs set out in your financial plan. We encourage our clients to do the same and share any questions or concerns.

At our discretion we will add, change, or remove assets that are not serving your best interests. Aside from under-performing portfolios, we may recommend a shift in strategy if:

- Your financial goals or life situation take a dramatic turn, requiring a new approach.
- Your portfolio becomes out of alignment with your desired risk (e.g. if you have stocks that over-perform the rest of your portfolio, driving up your potential volatility).
- An institutional portfolio you are invested in has changed in a way that we do not feel is in your best interest.

STAYING CONNECTED TO YOUR LIFE.

Regular check-ins make sure that the performance we're seeing across your portfolio continues to line up with the projections we made in your financial plan. We also provide you with ongoing tax planning to identify approved methods of keeping your lifetime tax liability as low as possible as your assets grow.

We conduct these check-ins once or twice a year, but also encourage clients to reach out pro-actively when they face a significant life change or discover a new financial goal.

Common examples include:

- Getting married or divorced.
- Facing new expenses, challenges, or health concerns.
- Approaching or entering your retirement.
- Pulling out funds for a large purchases or financial gifting.