Fiduciary Process for Investment Advisory Accounts

When working with individuals for investment purposes all management is done pursuant to this outline. Each step is done in order to help manage performance.

Data Collection

Reviewing all relevant factors for investment management. Net worth, annual income, stated goals, risk tolerance, dependents, current investment assets, etc.

Time Horizon

Identify liquidity needs, retirement age and investment goal timeline to limit costs and allow potential for maximum compounded return.

Risk Tolerance

Through a risk questionnaire narrow down specific tolerances held by client and educate them as how earnings expectations are tied to the risk allowed. Create realistic goals and understanding of upside and downside factors related to investments.

Earnings Expectations

Calculate probable earnings based on risk tolerance and likelihood of success. Create projections using assumptions of returns to estimate future values and incomes. Once created revisit those assumptions annually to update realized returns.

Asset Allocation

Design/analyze asset-class-based models that can allow for continuous investment and rebalancing over time.

Tax Streamlining

Manage tax burden using deferred or tax-free investments/accounts when available. Continuously monitor use of such vehicles to help improve after-tax earnings.

Selection

Once all other steps are completed, investment selection can proceed. Acting as an IAR I choose, manage, monitor and rebalance investments across all accounts to assure adherence to all steps in this process. This insures adherence to risk levels, earnings potential, allocations and tax management is an ongoing process. As markets fluctuate or investors needs change investment, accounts are regularly realigned to fit each individuals needs.