

Investment Management Services

The following investment services reflect the range of analytics that we match with the risk tolerance, investment choices, time horizon, and cash flow needs of clients. For all services, the financial plan will be designed within the boundary of the client's risk profile and pre-approved investment policy statement.

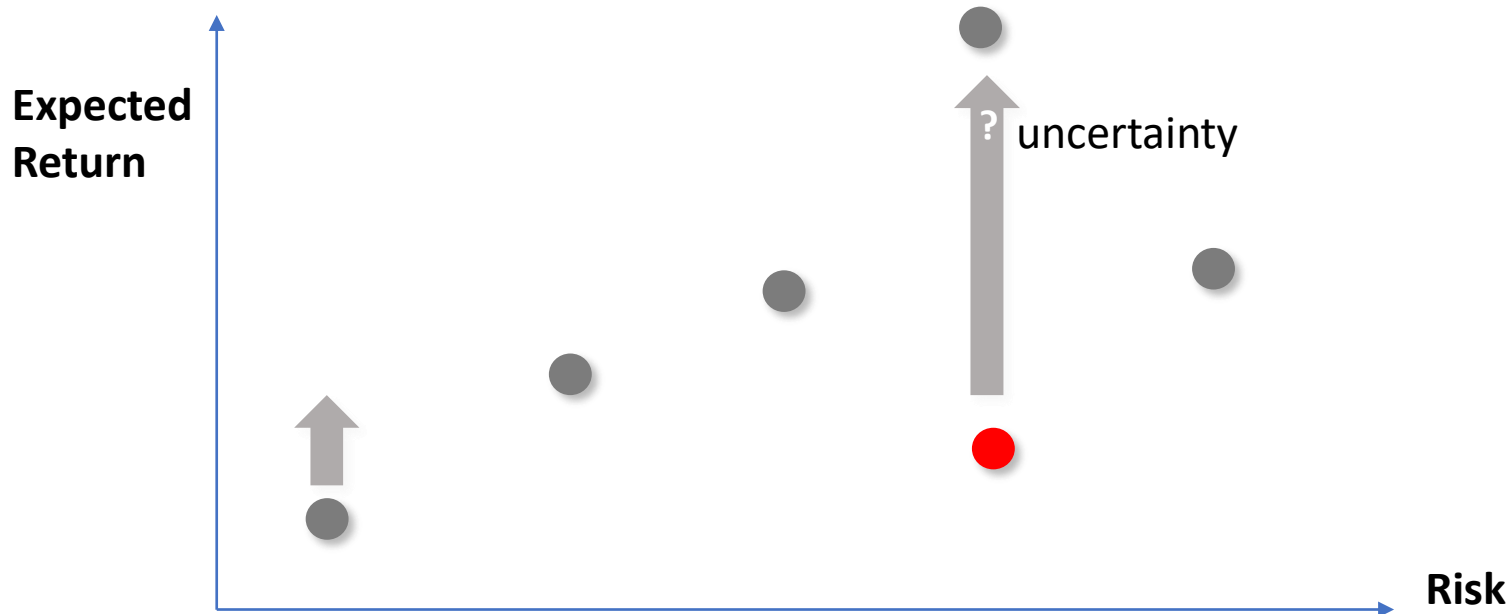
Services Available for Long-Term Financial Plans	Client Objective and Risk Tolerance	Investment Process with Asset Allocation Percentage determined by the Client's Risk Tolerance Profile (Conservative, Balanced, Growth, Aggressive Growth, Most Aggressive Growth)
Strategic Plan with US ETF's and some dividend stocks and fixed income.	<ol style="list-style-type: none"> 1) Capital Preservation with Income 2) Quarterly monitoring with annual rebalancing 3) Lower fee ETFs & select stocks 4) Select lower volatility securities with diversification 	<ol style="list-style-type: none"> 1) Assessment of the client's needs, client's existing financial plan, and life scenarios that could alter objectives 2) Assessment of the investment risks (credit, market, inflation, liquidity), tax implications, valuations, and economic returns 3) Selection of diversified US equity or real estate ETFs with low expense ratios that are income producing and dividend stocks, fixed income, commodity, and money market securities. 4) Tax-Advantaged with tax loss harvesting
Actively Managed Strategic and Tactical Plans with models using broad equity securities with limited hedging	<ol style="list-style-type: none"> 1) Income and Growth Objectives 2) Monthly monitoring with quarterly rebalancing 3) Client agrees on risk management limits on asset allocation, stock selection, hedging, and options 	<ol style="list-style-type: none"> 1) Everything above and, 2) Quarterly portfolio adjustments are part of a tactical plan 3) Selection of US and International ETFs with Dividend, Value, Growth, ESG, Sector, Thematic, Market Capitalization, inverse-leveraged ETFs, or Cyclical objectives, and 4) Manage volatility, option strategy, and hedging according to the Client's approved Investment Policy Statement
Actively Managed Strategic and Tactical Plans with revenue augmented by limited option or hedging strategies	<ol style="list-style-type: none"> 1) Growth, Capital Appreciation, and Revenue Generation 2) Weekly Monitoring with Quarterly Rebalancing 3) Higher risk and ETF fees with increased transaction costs and tax implications 	<ol style="list-style-type: none"> 1) Everything above and, 2) Selection of additional diversified US and International ETF's including leveraged ETFs or ETN's with Commodity exposure, 3) Requires creation of a secondary account (subordinate to the primary long-term plan account) for medium term trading in a broad range of individual stocks and options that are greater than 10% of the total assets under management.

Core Principles for Investment Services

- 1) Suitability – The financial plan is within the reasonable boundaries of the Client’s profile including their current capital, cash flow needs, earnings capacity, investment choices, risk tolerance, and time horizon goals.
- 2) Fiduciary responsibility – knowledge of the Client’s realistic preferences, situational awareness, and the firm acts in ways that puts the Client’s interest ahead of the firm.
- 3) Building Trust – providing consistency in decisions and care in supporting the client.
- 4) Transparency – clarity and rationale when communicating major decisions
- 3) Oversight – the agility to effectively detect, assess, and respond to environmental changes with recommendations that engage the client in decisions.

Performance Metrics Relative to Risk

Where is Your Current Portfolio versus Partnering with Concierge Financial Advisor?



Potential Opportunity Lost Portfolios

Risk Avoidance Returns are Low Except in Downturns

Strategic Portfolios Deliver Consistent Long Term Returns

Tactical Portfolios Have Returns Reflecting Momentum In Sector Rotations

Portfolios Managed By Historical Returns Can Disappoint

High Recent Returns can Overstate Expected Returns

High Risk Portfolios Needs Active Management

The Highest Risk Portfolios have lower than Expected Median Returns