



Investing Options: Who Does What

There are three distinct phases of successful investing: The **Design** of the investment plan, the **Implementation** of the plan, and the **Perpetuation** of the plan. This third phase is the ongoing process of monitoring the allocation and investments as well as making changes as needed over time.

There are 5 methods or options for completing these 3 phases. The most appropriate method for you should be based on what you are willing and capable of doing and what areas you may need some help. The 5 options include:

- 1- Invest on your own without professional assistance.
- 2- As-needed professional help: The professional develops your plan, you implement the recommendations and then return for additional help over time, as is needed.
- 3- A collaborative, co-managed approach. Professional develops the plan, both implement the plan, professional proactively monitors and reports. Joint decisions.
- 4- Engage an investment manager who makes unilateral decisions.
- 5- Use the services of a salesperson that gets paid commissions.

Please check which tasks you are capable of doing and which areas you want or would benefit from professional help. We will discuss this at our first meeting.

<i>The 3 Phases to Investing</i>	The Necessary Tasks For Successful Investing	Check the Tasks You wish to Complete	Check the Tasks you want Us to Complete
Design	Determine appropriate level of risk in your entire portfolio		
	Design allocation of different asset classes in your portfolio		
	Design most tax efficient allocation across all accounts		
	Write Investment Policy Statement - (your investment plan)		
	Determine best investments in each asset class		
Implementation	Open new accounts, close old accounts		
	Transfer assets from one account to another		
	Complete the Buys and Sells in 401(k), 403(b), 457 etc.		
	Complete the Buys and Sells in other accounts		
Perpetuation	Monitor the investments on a periodic basis		
	Suggests or makes changes when issues becomes apparent		
	Periodic performance reporting and or meetings	NA	
	Proactively reaches out to you if a problem arises	NA	
	Allows for access to investments not available to public	NA	

Complete and bring to our first meeting.