Garrett Portfolios

Thank you for choosing Garrett Portfolios, we look forward to working with you! Here's what you can expect during the client onboarding process:

1. First, you will receive the Garrett Investment Advisors, LLC required disclosure documents, including the firm's ADV Part 3 (Form CRS), ADV Part 2A (which is about the firm itself) and ADV Part 2B (which is more specifically about the financial planner you're working with, including their background, credentials, etc.). You will also receive a client service agreement for signature.
   Timeframe: Immediately.

2. Once you sign the client service agreement, your financial planner will submit a request to begin the account opening process.
   Timeframe: Within 1-2 business days of signing the client service agreement.

3. Once they submit the request, you will receive an email with directions to complete the account opening forms.
   Timeframe: You will receive this email within 1-2 business days of request submission. Accounts can often be opened within 1 week, but may take up to 1 month, depending on the transferring brokerage firm, type of account, etc.

4. Then, if your financial planner has not already done so, they will work with you to get more information about your personal financial situation, including your investment objectives, time horizon, risk tolerance, etc.
   Timeframe: On your time, as soon as you are able.

5. Then, using this information, your financial planner will help you create an Investment Policy Statement (IPS). The IPS is the cornerstone of the investment process and is intended to provide a well-thought-out framework from which sound investment decisions can be made. It contains all the information needed to invest your accounts according to your personal financial situation and goals.
   Timeframe: On your time, as soon as you are able.

6. Once the IPS is completed, your accounts will be invested in the portfolio that was selected during the IPS process.
   Timeframe: As soon as your account is open and funded, with a signed IPS.

7. Finally, you will receive access to a secure client portal where you can view your accounts and related information.
   Timeframe: Within 1 week of your account being invested in the portfolio.

After the client onboarding process is complete, your financial planner will be your main point of contact on an ongoing basis. Your financial planner will also provide periodic check-ins and annual portfolio and IPS reviews.

Thank you again!