

INVESTING WHO DOES WHAT: THE OPTIONS

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

To better understand which investing option is best for you, please check which tasks you are capable of doing and which areas you want or would benefit from professional help.

<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		
	Proactively reaches out to you if a problem arises		
	Allows for access to investments not available to public		

There are 4 methods or options when using a financial advisor 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 4 options include:

- 1- Use the services of a salesperson that gets paid a commission to sell you an investment. Not viewed as a good option due to conflicts of interest.
- 2- As needed Professional help: Registered Investment Advisor (RIA) develops the plan, you implement the plan and then return for more help over time, as is needed.
- 3- Investment management. You turn your investments over to a manager who makes unilateral decisions based on established guidelines.
- 4- A collaborative, co-managed approach. Professional develops the plan, both implement the plan, professional proactively monitors and reports, joint decisions.