Capstone Income Builder

How We Add Value

What We Do and How We Add Value (Things We Can Influence and Control)
Communications: • Half Time Reports • Weekly Reading Highlights • Weekly Market and Economic Commentary • Global Quarterly Market Update

Deliverables:
• Capstone Central – Personal Financial Dashboard
• Financial Plan Workshop
• Progress Meetings
    o Legacy Planning – Coordinate Wills, Tax Planning and Financial Goals
    o Investment Advice and Fiduciary Management - Goal Based Planning
    o Risk Management – Disability Income, Life Insurance, Long-Term Care
• Family Succession Plan (2nd year)

Investment Management:
• Qualifying Actionable Goals
    o Crafting long-term path and plans to fund goals
    o Setting priorities
• Behavioral Coaching
    o Avoiding short-term reactions to market variability or random world events
    o Providing dispassionate discipline
• Portfolio Management
    o Implementing a cost effective, tax efficient diversified investment portfolio that takes advantage of known risk dimensions
    o Monitor investments to peer group and relative benchmark
• Re-balancing Portfolio
    o Asset allocation targets

What We Don’t Do and What Doesn’t Add Value
Analyzing / Interpreting the economy and current events
Timing the market / calling market tops and bottoms
Identifying the “top” or “best” performing investments