



Capstone Legacy Builder

How We Add Value

What We Do and How We Add Value (Things We Can Influence and Control)

Communications:

- Half Time Report
- Weekly Reading Highlights
- Weekly Market and Economic Commentary
- Global Quarterly Market Update
- Legacy – Issue Sequence
- Open House

Deliverables:

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

Investment Advice:

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

Estate Succession Plan:

- Establish Legal, tax and financial team
- Champion the families values and wealth transfer
- Objective and transparent “Plan by Design”

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