

## client service levels

### Contact

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**When you work with us, you decide how involved you want to be!** We understand that some of our clients want our professionals to manage all aspects of the investment process for them, while others prefer a more hands-on approach. That's what's great about the professionals at REDW Stanley Financial Advisors, LLC—we want you to be involved as much or as little as *you* want to be—and that's why we offer you a variety of options from which to choose.

### BASIC WEALTH BUILDING

*This service is designed for smaller accounts, IRAs, rollovers, and for those clients who prefer to be on autopilot.*

Opening and managing your account is made simple with online/electronic access. Investments are managed using asset allocation models composed of ETFs, mutual funds, and other low cost alternatives chosen exclusively by REDW Stanley. A cash balance is required to open an account and rebalancing will be automatic to maintain the appropriate asset allocation with consideration given to transaction costs. Due to automatic rebalancing, this level of service is not recommended for taxable accounts where tax consequences are a concern. Quarterly and annual reporting, as well as newsletters, are provided electronically via email or delivered through our client portal. In-person meetings will be limited to once a year. RMDs are calculated and disbursed during the first quarter. Additional meetings or services may be added at standard hourly rates. Pricing for the basic service is fixed. The main point of contact is the Analyst in charge of monitoring the Basic Wealth Building service, and reviews are performed by a Senior Advisor.

### CUSTOM WEALTH BUILDING

*This service is designed for clients with multiple accounts, both taxable and non-taxable, with more than \$500,000 and less than \$5,000,000 in total investable assets.*

The portfolio is managed from a tax perspective and starting existing holdings, customized to include client preferences in asset classes and holdings. Investments may include mutual funds, ETFs, stocks, bonds, and accounts held in employer plans, or at brokerage firms other than TD Ameritrade or Charles Schwab. Quarterly and annual reporting, as well as newsletters and market updates, are provided electronically or in paper form at the discretion of the client. Quarterly meetings are scheduled upon client request. RMDs and automatic distributions are calculated and disbursed according to the client's needs and by request. Preparation of tax returns may be included in the asset management fee for accounts over \$3,000,000. Additional meetings or services may be added at standard hourly rates or at a flat fee as determined by the Relationship Manager/Principal.

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Scope and pricing for customized services may be negotiated using a tiered or flat percentage structure. The main point of contact is the Analyst or Senior Advisor in charge of monitoring the Custom Wealth Building service, and final reviews are performed by a Principal.

### **SPECIALIZED WEALTH BUILDING**

*This service is designed for clients with special needs or investable assets in excess of \$5,000,000.*

Portfolios are managed from a tax perspective and includes existing holdings, customized to include client preferences in asset classes and holdings. Investments may include mutual funds, ETFs, stocks, bonds, and accounts held in employer plans, or at brokerage firms other than TD Ameritrade or Charles Schwab. Quarterly and annual reporting, as well as newsletters or market updates, are provided electronically, in paper form or both, depending upon client preference. Meeting times are at the client's discretion. All research, RMDs, distributions, and special investment requests are included in the asset management fee. Preparation of tax returns and strategic financial plans may also be included in the asset management fee at the client's discretion. Scope and pricing for specialized services are negotiable. Percentage fees, hourly rates and flat fees, or a combination thereof, may be offered at reduced rates at the discretion of the Relationship Manager/Principal.

### **RETIREMENT PLAN SERVICES**

*This service is designed for employers with retirement plans and includes investment advisory services as an ERISA 3(21) or 3(38) fiduciary depending upon the employer/trustee discretion, as well as individualized advice and customized educational services.*

Other services include: participant risk-profile analysis; managed model strategies; high quality/low cost mutual fund offerings; preparation of 404(c) notices; retirement readiness planning workshops and tools; investment policy statements; fund performance analysis and monitoring; retirement committee fiduciary training; RFP analysis and consulting services (when REDW Stanley is not a provider); plan cost and fee analysis. Negotiable pricing may be available based upon plan size and the menu of services requested.

### **CUSTOMIZED CORPORATE SERVICES**

*This service is designed for institutional investing, whether for small business, nonprofit, tribal, or family office needs.*

All services are customizable and may include bookkeeping, accounting, tax, and investment consulting or advisory services. Negotiable pricing may be available based upon the services requested. All relationship managers are senior-level advisors.

**CONTACT REDW STANLEY** today!