

# portfolio analysis & asset management

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Things are going fine ... or are they? When the stock market is going up, investment planning rarely seems necessary. But stocks, bonds and mutual funds eventually do go down—catching many people off guard. Some needlessly lose thousands of dollars and see their plans go off track. While there are never any performance guarantees, a solid investment planning engagement can help to lessen any surprises in your investments.

When do you need an investment planning engagement? There are many cues, but if you can answer "yes" to any of these questions, it is time:

- Is my investment portfolio keeping me awake at night?
- Am I happy with my present portfolio returns?
- Am I concerned about the risk in my portfolio?
- Am I satisfied with the amount of management expenses in my portfolio?
- Am I comfortable with my current investment manager?

## HOW WE CAN HELP

Our consultative approach to the investment planning process concentrates on your individual needs and expectations. Your portfolio will be unique. Together, we will determine your current and long-term goals and analyze both your time horizons and personal level of risk tolerance. Once this is done, we will suggest the asset allocation that matches your needs, recommend changes to your present portfolio, and help you select specific investment choices or professional portfolio managers. Lastly, we can monitor your portfolio management and investment returns.

## WHY CHOOSE REDW WEALTH?

From experience, we know our client-focused approach to portfolio management is effective. In addition, we believe the key to professional investment planning is an independent decision-making process, free of outside incentives. REDW Wealth is a fee-only service provider, meaning the only revenue received is that from the client. We do not earn or accept any commissions, rebates, 12(b)-1 fees (unless rebated back to the plan), referral fees, or other remuneration direct or indirect based upon our recommendations. We accept no product provider incentives. You can be confident our recommendations are based entirely on your needs and that we will advise you with only your success in mind.