

# WEALTH MANAGEMENT

Consider your financial plan a blueprint of your dream home. Will you trust just anyone to build it? Or will you hire a proven general contractor, one familiar with your vision, who uses the finest materials and employs the most skilled workers...

Transitioning from planning to implementation requires the expertise of an experienced professional team. Our wealth management relationship involves working collaboratively with you to bring your custom plan to life, marking the beginning of a long term, goal-focused, plan-driven partnership.

## Why Enter a Wealth Management Relationship?

Because you have engaged in our financial planning process, you already understand how to achieve your objectives. Now, you need to take the necessary action steps to achieve them.

Our value extends far deeper than financial planning, it stems from the trusted relationship we build together. Our commitment to you and your plan never wavers -- we help you remain objective, disciplined, informed and on-track so you can realize your goals.

## The Wealth Management Process

**IMPLEMENT:** During this phase we choose specific financial instruments, selecting amongst risk-based offerings and investment solutions. We help determine tax efficiencies, asset allocation and diversification, investment locations, create a retirement income stream, transition assets and more. We help ensure your investment management, tax management, risk management, estate and legacy planning recommendations are carried out and firmly in place. We create a portfolio comprised of diversified positions which, historically speaking, have provided the long term returns your plan requires, designed to offset the erosion of purchasing power and provide enough money for you to retire comfortably and leave a legacy.

**MANAGE:** This is our "behind-the-scenes" work. In addition to regularly monitoring the actions steps we've taken during implementation, we are heavily immersed in research, wealth management study, and industry involvement. We look for market trends and areas of opportunity to help maximize your results. When questions arise, we are here for you and we also reach out with reassurance and explanations when there are major market shifts.



**REVIEW:** As an advisory client we touch base with you regularly. At our annual review, we go over the specific savings, investment, and protective measures in your plan, revisit your short, mid and long-term goals and confirm you are on track to succeed. We also reassess your current situation and determine whether circumstances or commitments in your life warrant modifying the plan. Review is an essential part of the advisory process, necessary to keep you aligned with your plan and your plan aligned with you.

## Our Philosophy

Engaging in a wealth management relationship with Symphony Financial guarantees your financial plan is activated, overseen, adhered to and regularly updated. During times of market instability or when life throws an unexpected curve, we are here for you, remaining resolute in helping you stay the course and avoid the behavioral mistakes that so often jeopardize long-term results.

Ultimately, your satisfaction is our own. The journey we take together and the relationship we build with one another is more than just a professional arrangement. It is a bond based on trust, respect, commitment to a plan, and a shared desire to see your dreams realized.



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All investments carry some level of risk including the potential loss of principal invested. No investment strategy can guarantee a profit or protect against loss. Past performance is no guarantee of future results. Wealth Management Advisors do not give tax advice. Taxpayers should seek advice based on their particular circumstances from an independent tax advisor.

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