INVESTMENT MANAGEMENT

Disciplined Capital Management within a Coordinated Plan

Investment management is not a product.
It is portfolio design aligned with income, tax strategy, long-term goals, and legacy.

PORTFOLIO DESIGN & ALLOCATION

Purpose-built portfolios aligned with risk and objectives

- **Customized Asset Allocation Strategy**
- **Risk Capacity & Volatility Alignment**
- **Income-Oriented Portfolio Structuring**
- **Liquidity Tiering Strategy**
- **Tax-Aware Portfolio Design**

PORTFOLIO MANAGEMENT & OVERSIGHT

Professional management with disciplined execution

- **Ongoing Portfolio Management**
- **Systematic Rebalancing**
- **Performance Benchmarking**
- **Downside Risk Monitoring**
- **Cash Management Integration**

TAX-AWARE INVESTMENT STRATEGY

Integrating capital markets with lifetime tax efficiency

- **Asset Location Optimization**
- **Tax-Loss Harvesting**
- **Capital Gains Management**
- **Municipal Vs. Taxable Bond Analysis**
- **Roth Asset Positioning Strategy**

EXECUTIVE & CONCENTRATED WEALTH STRATEGY

Advanced oversight for complex compensation structures

- **Employer Stock Diversification**
- **Restricted Stock & RSU Coordination**
- **Stock Option Strategy Alignment**
- **Net Unrealized Appreciation (NUA) Analysis**
- **Liquidity Event Deployment Strategy**