

# Megan MacGowan, CFA, CFP® Alison McEntee

Preserving, enhancing, and perpetuating **your wealth**

Our process

## Step 1 – Discovery session

A meeting to learn about you, your family and what is most important to you

### Objectives

- Understand your primary goals, values and concerns
- Learn about your investment history, current assets/liabilities, income/expenses and savings
- Understand your comfort level with risk and how you define success
- Learn about your current estate plan and insurance coverages
- Discuss any business or family dynamics that could impact your planning needs
- Gather additional data, documents and statements for detailed analysis
- Educate you about our background, areas of focus, investment process and holistic management approach so you have an understanding of how our relationship can benefit you

## Step 3 – Refine and implement

Executing your plan

### Objectives

- Process detailed financial planning action steps
- Provide timeline for completion of your investment strategy
- Establish new accounts including setup of auto deposits such as Social Security payments
- Stage additional planning needs such as updating wills and trusts
- Discuss coordinated approach between cash flow management, investments and liquidity needs
- Set expectation for our ongoing relationship, including future reviews

## Step 2 – Strategic proposal

A meeting to present our recommended course of action

### Objectives

- Assess where you stand today and identify areas for improvement
- Provide detailed review of our in-depth analysis, including asset allocation and investment portfolio recommendations
- Review beneficiary designations and possible need for long-term care
- Agree on the strategy to pursue your goals and next steps
- Discuss advisory fees and the scope of our relationship

## Step 4 – Progress\*

Meetings to check your progress toward your investment and planning goals

### Objectives

- Review portfolio performance
- Make possible adjustments to your portfolio, including investments and rebalancing
- Review your saving or distribution strategy
- Discuss wealth management needs
- Keep up-to-date on life changes

\* We provide periodic monitoring of advisory accounts in accordance with the client's agreements with UBS. Unless separately agreed in writing, UBS does not monitor your brokerage account, and you make the ultimate decision regarding the purchase or sale of investments.



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