



## Working with @Aspen

### What to expect from us:

- ☞ We treat all our client relationships as genuine and personal. We understand that this is one of the most important relationships that you have in your life, and we do not take that lightly.
- ☞ We will provide you with honest advice and feedback, even if it may be difficult to hear at times.
- ☞ Our team members will treat you with the utmost respect and integrity.
- ☞ Ongoing monitoring and regular in-person reviews of your financial plans, accounts, investments, and insurance policies.
- ☞ We will stay up to date with the most current knowledge, strategies, and developments that have the potential to impact you.
- ☞ We will carefully guard your personal information. It will only be shared with our team and the necessary parties that represent your account holdings.
- ☞ We will discuss any changes with you before they are made.
- ☞ We will explain complex financial concepts.
- ☞ We will return all calls and emails within one business day or sooner if the matter is time sensitive.
- ☞ We will acknowledge and correct errors immediately.
- ☞ We will work with you to ensure that you have access to accurate and timely statements of your accounts.
- ☞ We will provide suitable and appropriate recommendations after thorough consideration of your unique circumstances.

### What we ask:

- ☞ Provide complete and accurate information about your current investments, all assets, taxation, and investment goals so that we can provide you with appropriate recommendations and asset allocations.
- ☞ Be honest with us about any accounts or investments that you have with another firm or that you manage on your own. This will help us gain an understanding of your full financial picture and offer appropriate recommendations.
- ☞ Ask any questions you have about recommendations we make and ensure that you are comfortable with all strategies, investments, risks, costs, and fees associated with your accounts.
- ☞ Immediately notify us of any changes in your financial situation, and major life-events such as change in marital status, loss of a loved one, loss of a job, birth of a child or other significant occurrence.
- ☞ Stay informed about your overall financial situation. Even small changes can have an impact on your investment strategy.
- ☞ Provide feedback. If we fail to meet your expectations or if the reason for an action taken is unclear, let us know.



## Our Process

1. **Discovery:** You get to know us, and we get to know you. Our first meeting is typically very introductory in nature. We want you to learn about our firm, our values, and what makes us different. In turn, we want to learn more about you and your family, your goals, and any specific concerns that you are looking to address. Then, if we both feel that it is a good fit, our second meeting will be focused on gathering data so that we can perform an accurate analysis of your current situation.
2. **Analysis:** After we feel that we have a thorough understanding of your goals and objectives, we go to work for you. We will identify strengths and weaknesses of your current portfolio, and then develop a plan that better complements each of the areas we discussed.
3. **Strategy:** After educating you on our findings, we will present a strategy that seeks to address your objectives. We will work together to select the options that you are most comfortable with, and then make a plan to execute.
4. **Implement:** We will prepare all necessary documentation to move forward in an orderly and efficient manner. We will continue to track the process and keep you informed along the way.
5. **Review:** We are committed to regular meetings in-person, virtual, or via phone to monitor the progress toward your goals. This will also allow for an opportunity to discuss any changes, and subsequently to make any necessary adjustments to stay on track. If more detailed changes are needed, we will start the process back at the discovery phase and continue until we have met your goals.

