



The First Six Months

We invite you to join us in our client onboarding process. Our Discovery Meeting is always at no-cost, no obligation. You can expect each meeting to last ninety minutes or less. We hope these meetings will be enjoyable, so ask questions, bring your family or vacation photographs, or share a good joke.

Discovery Meeting

This is our first meeting that focuses on you, your goals, and your needs. These meetings also provide the tools you need to make decisions about your financial life.

Getting to Know Each Other

Our goal is to answer your questions and concerns through an interactive process that links all the disparate aspects of your financial life into a comprehensible whole. We will also share information about our philosophy, people, and process.

Goal Setting

Through a series of open-ended questions, we develop a set of goals and objectives for your financial life that is unique to you.

Investment Theory

We review the basic tenets of proper portfolio management. Our goal in this session is to assist you in deciding how much risk you wish to take with your investments.

Solutions Meeting

This is our second meeting in the process, where we share our observations on your current situation, and present your customized plan and strategy.

Financial Independence

We review your cash flow projections. Our goal is to provide you with a firm understanding of how much you need to save, or how much you can spend each year if you are already financially independent. We can create multiple "what if" scenarios so that you also understand how changes in the assumptions impact the long term. For example, you might want to understand the consequences of early retirement, buying a second home, or making a gift to your children or grandchildren.

Investment Policy Guidelines and Portfolio Recommendations

We will review a set of written guidelines for your portfolio(s) and make specific recommendations for how to invest the funds in your portfolio giving due consideration to short- and long-term goals, income tax impact of choices, and cash flow needs.

Welcome Aboard Meeting

The purpose of this meeting is to complete the new client paperwork and set communication preferences.



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New Client Review

We confirm that we have addressed or uncovered all key issues and that we have a forward-looking plan to resolve. This is at least 90 days after your Welcome Aboard meeting. Don't worry, we will also be in touch in the meantime for questions.

Portfolio Reports

We will review your first quarterly portfolio reports with you. The goal of this meeting is to review the format of these reports, answer any questions you may have, and tailor the future quarterly reports to your needs.

Integration of Non-Portfolio Investments into Your Financial Strategy

Throughout the process, we will gather information on other assets such as real estate, natural resources, or a closely-held business. Because each client is unique, the analysis and incorporation of these assets into your long-term plan will also be unique.

Client Focus Items

Each one of our clients is unique. Sometimes we need to take a deeper dive into client specific issues. For an overview on some of the most requested topics that our clients want to further discuss please see **Client Focus Items**. We are more than happy to go that extra mile, to take care of you, and your specific needs.



Daily

- **Availability:** We understand that daily activities may preclude clients from meeting during traditional business hours. We make ourselves available to clients during non-traditional times (nights and weekends) and at convenient locations.
- **Monitor:** We track all activity on your accounts at Charles Schwab, and will call you if there is any reason to do so in regards to account activity.
- **Online Account Access:** Clients can activate access to the Schwab website for visibility of their accounts on a 24/7 basis.

Weekly

- **Investment Review:** Internally, we complete a weekly review of global macro trends, discuss critical reports, assess portfolio risks, and discuss specific investment opportunities.
- **Asset Class Review:** This responsibility includes monitoring macro trends in each asset class, reviewing current investments, and future opportunities in the various markets.
- **Blog Posts:** We post several articles on our website throughout the month for educational purposes. Articles are also available on our social media platforms.

Monthly

- **Monthly Statements:** Clients receive trade confirmations and monthly statements directly from Schwab. These can be received in a hard-copy form in the mail or accessed electronically.
- **Financial Planning:** Focus on various topics that affect the financial planning process, such as discussing case studies, building technical skills with key software programs, and digesting the impact of regulatory changes on clients.
- **Email Newsletter:** You receive our newsletter each month. Hopefully the newsletter will provide you with food for thought, or a topic for an interesting conversation at a dinner party.
- **Internal Portfolio Review and Analysis:** We produce and analyze monthly fund reviews from the Morningstar database. Both qualitative and quantitative factors are reviewed in detail for each of the mutual fund companies in which you are invested.

Quarterly

- **Quarterly Performance Reports:** These can be received in a hard-copy form in the mail or accessed electronically.
- **Quarterly Review:** This review is customized to the individual client in regards to frequency and location. At these personal meetings, discuss what has been going on with nonfinancial matters, and have a brief review of your financial lifecycle plan and its portfolio holdings.



Annually

First Quarter

Capital Gains & Tax Reporting Summary

We send electronically any tax reporting items you need. When requested, we communicate with your CPA on any items they might not have known to ask about, or you may not have known to share - e.g. our fees, long-term health care premiums, charitable gifts of appreciated securities, margin interest, and 529 college education expenses just to name a few.

Income Tax Filing & Assistance to CPAs

Tax season is a hectic time of year for your CPA, and we are very diligent in answering questions about your income taxes for the previous year. We value the partnership we create with your CPA to offer the best tax planning and follow-through possible.

Second Quarter

Annual Performance Report & Review

Your investment advisor performs an in-depth review of your portfolio once a year. Your advisor reviews current asset allocation versus target weightings, considers opportunities for tactical allocation shifts, ensures that cash balances are appropriate, reviews your mix of underlying investments, and makes certain that your portfolio remains optimally positioned considering both your investment goals and general market conditions. Your advisor also carefully reviews the performance of each fund holding versus appropriate benchmark indices for each asset class.

Individual Retirement Contributions

Each year we discuss your annual Individual Retirement Account Contributions. We verify any changes to your allowable amount or contribution type based on changes in law, your age, or your income tax status.

Required Minimum Distribution (RMD) Calculations

If appropriate, we calculate your RMD for the current tax year and make the necessary arrangements in the portfolio. We schedule this distribution for November to take advantage of the additional tax-deferred growth. We monitor it to be sure it takes place.

Third Quarter

Net Worth Summary & Comparison

We prepare a net worth summary as a snapshot of all your financial assets. We also provide a year to year comparison of your net worth. The comparison also shows your net contribution/withdrawal for the year to track your true growth. The Net Worth Summary allows us to review your current estate plan as well as discuss any necessary changes.



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Cash Flow Projections

We review your financial independence assumptions to make sure that key assumptions, such as the rate of inflation, are still viable and that you are on track for your long-term plan. Any life transition, such as an inheritance, triggers an update of these projections which in turn leads to a discussion with you, the client.

Continuing Education

Team members attend at least one national conference each year. Most conferences are typically held in this quarter.

Fourth Quarter

Submit & Monitor Required Minimum Distribution (RMD)

If appropriate, we submit and monitor your RMD.

Annual Gifting

If appropriate, we verify that you have gifted the annual exclusion amount to your appropriate heirs.

End of Year Tax Planning

If appropriate, we review your end of year income tax planning to make sure estimated tax payments are on target, consider whether a Roth conversion might be appropriate, and verify you have maximized your contributions to your various tax-deferred retirement accounts.

Portfolio Tax Loss Harvesting

We harvest losses in your portfolio throughout the year. The last quarter of the year is the last opportunity to take advantage of any losses in the portfolio.

What's Next?

Oatley & Diak, LLC are here to assist you in any way possible during the planning and implementing phases of your financial wellness. We hope that this document has provided a clear understanding and outline of the various tasks and responsibilities that we oversee throughout this process.

We look forward to creating a lasting relationship with you. Call us if you have any questions or need any further information.



Client Focus Items

Family Meeting

The goal of this meeting is to provide a forum for clients to communicate important issues with family members. The agenda might include discussing your estate plan, your long-term care plans, or a succession plan for a family business.

Estate Planning Review

We will review your current estate plan with you to confirm that it meets your goals and objectives for your family. If changes are necessary, we will work closely with your estate planning attorney to implement.

Philanthropic Planning

For clients who identify philanthropy as a key goal, we will discuss your current mission and values for this giving, evaluate currently employed strategies, and discuss, if appropriate, methods for increasing the effectiveness of your philanthropic endeavors.

Income Tax Review

We review your income tax return for compliance, tax planning opportunities, and tax efficiency. We review for compliance to make sure all proper deductions, credits, and opportunities are utilized. We review to make sure we are planning for all tax savings strategies, particularly in times of tax law changes or client transitions. Finally, we review for overall tax efficiency of the portfolio to make sure that we are paying the necessary attention to the tax drag on the timing and characteristics of dividends, capital gains, and ordinary income from the portfolio.

Education Funding

We provide you with an analysis of the cost of educating your children or grandchildren, and discuss the most effective way of funding this goal. Then we review the progress in your education funding goals, review critical assumptions, and if appropriate, discuss with you the child's current educational aspirations. We make sure that you are taking advantage of the appropriate savings vehicle and are on track for the family's goals.

Risk Management

We will review your various insurance policies from automobile to long-term care to life insurance. We will comment on the quality and cost effectiveness of the existing coverage as well as make recommendations for termination or additional coverage where necessary.