

OUR PROCESS

O'Connor Engelbert Investment Group



A TRUSTED PARTNER

Successful partnerships, in any walk of life, have certain defining characteristics — effective communication, transparency, alignment of interests, clarity of roles, mutual respect and trust. Our client relationships are based on these same core values. We invite you to come and discuss whether a partnership with O'Connor Engelbert Investment Group is right for you.

To help you determine the potential for a long-term relationship, we have developed a structured engagement process where we employ a disciplined approach:

Profiling and mutual discovery — We invest a great deal of time and care to understand your unique priorities and financial circumstances. Our rigorous discovery process helps us to understand you, your family, and your point of view, risk tolerance, goals and return objectives. Our process also helps us eliminate faulty assumptions. This discovery is accomplished face-to-face and we encourage you to invite your key advisors and any key family members to attend.

Discovery also provides you with the opportunity to find out about us — How our approach differs from others, what resources we can draw upon, and why we feel that an independent approach to wealth management is in our clients' best interests.

Analysis and discussion paper — After thorough data gathering, we analyze your balance sheet, wealth structure and current portfolio. We typically review information under two headings — a financial needs analysis and a portfolio analysis. The aim is to offer a sound intellectual framework within which to offer financial recommendations. We prepare a discussion paper to review with you that outlines our understanding, thoughts and recommendations. This document also incorporates our asset allocation recommendation and outlines our service and communication commitments.

A Financial Needs Analysis starts with a summary of your Net Worth. Based on assumptions about future inflation, taxes, rates of return, savings, expenses, future income needs and life expectancy, the analysis seeks to answer such questions as "Will I have enough money to protect my desired lifestyle indefinitely?"; "How much capital will be left for my estate?"; "What would be the impact of making a large charitable donation while I am still living?". We look at the sensitivity of future financial plans to a range of different assumptions.



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Our Portfolio Analysis looks in detail at how your current investments are organized. We consider whether your money is invested on a tax-efficient basis and whether there is sufficient (or too much) diversification. We analyze many different types of risk, such as interest rate, currency, commodity price and stock market volatility, as well as less obvious risks. We evaluate whether you are taking too much risk in certain areas; and also whether you are taking sufficient risk to achieve your financial objectives.

Engagement letter and confidentiality agreement —

We execute an engagement letter to confirm our respective commitment and initiate the investment advisory process. We also begin collecting your confidential client information and open the appropriate investment accounts.

Investment Policy Statement, recommendations and implementation —

In this phase, we present a document detailing our recommendations (Financial Needs Analysis and Portfolio Analysis) and outline our implementation plan. At this stage we will also outline our fee structure, finalize your Investment Policy Statement (IPS) and select investments to implement the recommended asset allocation. As we construct the portfolio in this phase, we ensure each holding is aligned with your IPS. The implementation will take place according to our disciplined, timely and transparent process.

Review — We monitor your portfolio carefully and make adjustments and refinements as necessary. We speak and meet regularly and work with you to provide information and analytics that support your unique needs.

Every six months at a minimum, we provide you with a detailed performance and holdings summary. Typically in the first year of the relationship, we like to communicate with you on a more frequent basis, however, we like to let the client design their own review schedule that suits their schedule best. The Richardson GMP Online Account Access system provides you with up-to-date account information, market data and quotes 24/7. You can also elect to receive your statements electronically.

TRANSPARENT COSTS

We are firm believers in full, advance disclosure and transparency of costs. Our compensation is aligned with that of our clients: we receive an asset-based percentage fee that is charged monthly and outlined clearly on your monthly statements. This all-inclusive wealth management fee fluctuates based on the value of your investments, hence we are motivated to see your wealth grow. There are no other costs for fees. We can also charge hourly consulting fees if you do not have an investment account with us, but you would be interested in an unbiased assessment of your investment portfolio.

WE LOOK FORWARD TO MEETING YOU

If you seek a highly experienced and principled team with a comprehensive suite of services to manage your wealth and provide long-term wealth planning advice, we welcome your call.

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