



# Investment Management

"Done For You"

A fully managed investment service. We handle the portfolio — you don't think about it. Thematic, macro-aware strategy executed with quantitative analysis. Goal: growth inside of protection — participate in the upside, limit the downside that breaks financial plans.

## WHAT'S INCLUDED

- **Ongoing Portfolio Management** — active, discretionary management of your accounts, monitored and adjusted as macro conditions change
- **Thematic, Macro-Aware Strategy** — portfolio built around durable economic themes and macro conditions, not last quarter's headlines
- **Quantitative Analysis** — institutional-grade management executed by a specialized investment team, not a solo advisor picking stocks
- **Charles Schwab Custody** — all assets held at Schwab; you have direct account access and full visibility at all times
- **Annual Account Review Meeting** — one scheduled meeting per year to review portfolio performance and strategy
- **Ongoing Account Reporting** — regular statements and full transparency on holdings, performance, and fees

## ADVISORY FEE

**From 1.5% all-in**

Tiers down as assets grow. Covers advisor and platform fees combined.

## MINIMUM ACCOUNT SIZE

**\$250,000**

Full fee schedule available on request.

## CUSTODY

Assets held at **Charles Schwab**. We manage the strategies. Schwab holds the assets. You have full account visibility at all times.

## PORTFOLIO STRUCTURE

### Core Positions

The foundation. Diversified, stable holdings designed to anchor the portfolio and participate in broad market growth over time. These don't move often.

### Satellite Positions

The tactical layer. Thematic positions that rotate based on macro trends — capturing opportunity in specific areas of the market when conditions support it.

*This agreement covers investment management only. Financial planning is a separate engagement with its own agreement. The two can be paired together at any time — clients who add financial planning receive a discounted investment management fee.*