



Investment Costs and How We Add Value

Costs are an important consideration with regards to investing. It is very important to us that we are smart with your money. What you pay matters to us. We feel that it is important for you to know what you pay as well as what you are receiving for these costs.

Our ultimate goal is to make sure you achieve your financial goals. With that in mind, we are always looking to design long term diversified investment strategies built within a planning process as well as cost-efficient, high-value ways to manage your money.

Here are just a few examples of the many expenses, benefits, and services that are incorporated into your all-inclusive costs:

Our Firm – Direct Access

- Advice in Person, Telephone or Email
- Goals and Objectives Discovery Process
- Quantifying of Risk Tolerance
- Asset Allocation Determination
- Account Opening and Transfer Administration
- Portfolio Changes & Rebalancing
- Proprietary Investment and Tax Strategies

Quadrus Investment Services

- Online Account Access
- Account Statements & Trade Confirmations
- Investment Manager Compliance and Due Diligence
- Custodial Services & Tax Reporting

Our Firm – Due Diligence

- Investment Manager Independence
- Ongoing Economic Research
- Investment Manager Search & Selection
- Ongoing Asset & Portfolio Monitoring
- Ongoing Investment Manager Reviews & Meetings
- Ongoing Investment and Tax Strategy Research

Investment Management Company

- Ongoing Economic Research
- Individual Security Analysis & Selection
- Company Management Meetings and Due Diligence
- Ongoing Asset & Portfolio Monitoring
- Ongoing Compliance and Reporting to Quadrus

Integrated Wealth Planning – How We Make a Difference

- **Documentation of your Vision, Values and Goals** – *The Discovery Profile Report*
- **Financial Independence Modeling** – *Knowing Your Number*
- **Family Legacy Modeling** – *Understanding Excess Wealth and Your Options*
- **Social Capital Legacy Planning** – *Understanding Options and Maximizing*