



Asset Management Process

At Choreo, we believe a well-designed portfolio is goals-based, thoughtfully allocated, globally diversified, risk focused and delivered in a disciplined manner. This approach is intended to add value and reduce risk, simplifying your financial life and freeing you to enjoy the true wealth of life.

Client Profile and Goals	Portfolio Design	Portfolio Management
<p>Integrated wealth management</p> <ul style="list-style-type: none"> • Goal setting and prioritization • Position towards financial independence • Cash flow planning • Income and liquidity needs • Asset protection and insurance needs • Wealth transfer and estate objectives • Education planning 	<p>Strategic asset allocation</p> <ul style="list-style-type: none"> • Globally diversified investment portfolio • Exposure to global equities, global fixed income, real assets and alternative investments • Risk budgeting approach • Investment policy statement (IPS) provides a framework for each client 	<p>Implementation and management</p> <ul style="list-style-type: none"> • Broad array of solutions • Our overall scale allows us to offer certain advantages that others may not be able to offer • Ongoing review and rebalancing in a tax-conscious manner • Consolidated performance reporting • Proactive communication
<p>Preferences and customization</p> <ul style="list-style-type: none"> • Total portfolio management • Solutions tailored to match your personal needs • Time frame and implementation • Portfolio implementation tools and strategies • Understanding of your unique tax situation • Concentrated positions 	<p>Manager selection</p> <ul style="list-style-type: none"> • Extensive research and ongoing due diligence process • Seek investment managers with solid track record, disciplined and consistent investment approach, strong management • Open architecture platform; objective and unbiased 	<p>Portfolio tax management</p> <ul style="list-style-type: none"> • Access to tax professionals • Asset placement for tax efficiency • Deferral of gains and harvesting of losses • Tax-efficient managers and vehicles • Integration with income, estate, and charitable plans

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