



## Diversified Portfolio Strategy

*KAMSouth offers a balanced managed account strategy for clients in need of diversification.*

### **Sophisticated Investment Strategy and Analysis**

- Our balanced investment strategy is a portfolio mix of common stock, bonds and cash driven by the risk tolerance of the client.
- Individual risk profiles are established using financial planning software tools.
- Portfolio weights are adjusted as needed given changing market conditions.
- This diversified portfolio strategy is ideal for IRAs and retirement accounts.

### **Retirement Planning Advice with Comprehensive Financial Tools**

- Each client will be given access to our on-line Client Portal using **Money Guide Pro**, a financial planning software tool.
- By utilizing the Money Guide Pro (MGP) software's comprehensive input process the advisor is able to give appropriate consideration to the client's needs and objectives and to whether the recommended investment is reasonably designed to meet these needs and objectives.
- The MGP software is designed to give the advisor the ability to develop a customized, high quality financial plan for each individual client based on the key information that is elicited from the client. The software features a comprehensive "input" process that invites the client to enter information covering over thirty subject matter areas relating to the client's personal situation, needs and priorities. The MGP software requests detailed client information in a wide array of areas including: Personal Information, Priorities and Goals, Financial Resources, Liabilities and Risk Tolerance and Preferences.
- The client will input their unique data and profile and work with a **Certified Financial Planner**™ professional to optimize their retirement goals and objectives.
- The client will determine their **risk tolerance** to establish the beginning mix of assets (common stock, bonds and cash) for the diversified portfolio. For example, 50% stocks, 25% bonds and 25% cash.
- A written financial plan document will be developed and updated each year.
- The need to recalibrate, taking into account new circumstances, will be handled on an ongoing basis.

### **Fees**

There is a one-time Flat-Fee of \$2,000 for the **Retirement Financial Plan**. Then, moving forward on an on-going basis, our fee for managed accounts is calculated as a percentage of assets under management at a rate of 1% per year, payable each quarter.

### **Investment Advisor**

Christian G. Koch, CFP®, President and Chief Investment Officer of KAM South, LLC is the Portfolio Manager.