Commonwealth Capital Management, LLC

75 Things We Do For Our Clients

What We Do: Financial Planning

- Cares more about you and your money than anyone who doesn’t share your last name.
- Asks questions in order to understand your needs and objectives.
- Helps you determine where you are at present.
- Guides you to think about areas of your financial life you may not have considered.
- Helps organize your financial situation.
- Formalizes your goals and puts them in writing for you.
- Helps you prioritize your financial opportunities.
- Helps you determine realistic goals.
- Studies possible alternatives that could meet your goals.
- Prepares a financial plan and/or an investment policy statement for you.
- Makes specific recommendations to help you meet your goals.
- Implements those recommendations.
- Suggests creative alternatives that you may not have considered.
- Reviews and recommends life insurance policies to protect your family.
- Assists you in setting up a company retirement plan.
- Prepares a financial plan for you.
- Assists in preparing an estate plan for you.
- Reviews your children’s custodial accounts and 529 plans.
- Helps you determine your IRA Required Minimum Distribution.
- Persuades you to do the things you know you ought to do, even if you don’t feel like doing them.

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ccmresource.com | *502.420.9912*

What We Do: Investments

- Prepares an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
- Does due diligence on money managers and mutual fund managers in order to make appropriate recommendations.
- Stays up to date on changes in the investment world.
- Monitors your investments.
- Reviews your existing annuities.
- Reviews your investments in your company 401(k) or 403(b) plans.
- Reviews your existing IRAs.
- Reviews and revises portfolios as conditions change.
- Guides you through difficult periods in the stock market by sharing historical perspective.
- Works towards improving your investment performance.
- Looks "inside" your mutual funds to compare how many of their holdings duplicate each other.
- Converts your investments to potential lifetime income.
- Helps you evaluate the differences in risk levels between various fixed-income investments such as government bonds and corporate bonds.
- Provides you with a written sector-based evaluation of your portfolio.
- Determines the risk level of your existing portfolio.
- Helps you consolidate and simplify your investments.
- Provides you with alternative investment options.
- Provides you with executive services involving restricted stock and employer stock options.
- Provides introductions to money managers.
- Shows you how to access your statements and other information online.
- Shops for top CD rates from financial institutions throughout the country.
- Timely execution of transactions
- Provides access to answers from a major investment firm.

What We Do: Taxes

- Suggests alternatives to lower your taxes during retirement.
- Reviews your tax returns with an eye to possible savings in the future.
- Stays up to date on tax law changes.
- Helps you potentially reduce your taxes.
- Repositions investments to take full advantage of tax law provisions.
- Works with your tax and legal advisors to help you meet your financial goals.

What We Do: Person To Person

- Confidentiality in the treatment of personal information.
- Monitors changes in your life and family situation.
- Will call you back and reply to your emails.
- Proactively keeps in touch with you.
- Remains only a telephone call away to answer financial questions for you.
- Serves as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
- Makes sure that he and his firm provide excellent service at all times.
- Provides referrals to other professionals, such as accountants and attorneys.
- Refers you to banking establishments for loan alternatives.
- Provides you with a chart showing the monthly income from all of your investments.
- Suggests alternatives to help increase your income during retirement.
- Listens and provides feedback in a way that a magazine or newsletter writer does not.
- Shares the experience of dozens or hundreds of his clients who have faced circumstances similar to yours.
- Helps educate your children and grandchildren about investments and financial concepts.

What We Do: Person To Person

- Holds seminars to discuss significant and/or new financial concepts.
- Helps with the continuity of your family's financial plan through generations.
- Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
- Keeps you on track.
- Identifies your savings shortfalls.
- Develops and monitors a strategy for debt reduction.
- Educates you on retirement issues.
- Educates you on estate planning issues.
- Educates you on college savings and financial aid options.
- Is someone you can trust and get advice from in all your financial matters.
- Is a wise sounding board for ideas you are considering.
- Is honest with you.

We tailor our various services to the individual client needs.

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