

***The Legacy Group at Morgan Stanley Smith Barney***

Welcome to our practice

Our relationships with clients are based on communication, trust and our planning process. We look forward to working with you over a long period of time in order to help you meet your financial goals. We pledge to spend the time and energy necessary to help you get where you want to go. We will dedicate the resources of our time, talent and professional affiliations as we help you plan for your future.

In return, we ask that you share all pertinent financial information with us, that you keep us updated on any changes that may affect financial planning and that you help us maintain an open line of communication.

**Our Process**

Investing is not properly done in the context of a singular event. Like so many things in life; the quality of the output is strongly correlated to the quality of the input. Therefore, we rely on a process that ensures due diligence and monitoring so that changes can be made when appropriate or necessary.

***Discovery-Analysis-Recommendations-Review***

***Discovery***

In our first meeting, we will learn who you are as an individual and as an investor. We will clarify your goals, time horizon and risk tolerance. We will examine what you have done thus far in the pursuit of your financial goals and how you feel about that. We will want to review all financial statements and we will discuss related items such as: life insurance, mortgage, social security, pensions and cash reserve.

***Analysis***

In our second meeting, we will show you what our analysis has borne out. We will review such things as current asset allocation and investment overlap. We will review your goals and share with you what we believe you should do in order to achieve them. We will present specific recommendations at this meeting and be prepared to move forward.

***Recommendations***

Once we have determined the goals, done the research, set the parameters and put our strategy into place, we will meet in person at least once yearly to review and update. You can expect quarterly phone calls and monthly emails from our team. Additionally, should anything occur which we feel needs to be addressed, you will hear from us. You are always welcome to call us should you have any additional questions or concerns.

***Review***

Financial planning is a process. Despite a well thought out plan, sometime life throws us a curve ball. Recognizing and tweaking a plan is natural and typical. Our goal as your Financial Advisory team is to help you look at the big picture and assist you in the decisions large and small that, over the long run will help make your goals your realities.

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