

# Investment Planning Process

Our investment planning process helps our clients set clear and achievable financial goals. It allows them to define their short-term and long-term objectives and provides direction in making prudent investment decisions based on universal financial planning considerations, risk tolerance and time horizons. We strive to provide a planning process that is dynamic and flexible, allowing our clients to adapt their investment strategy as circumstances evolve.

## Our planning process includes:

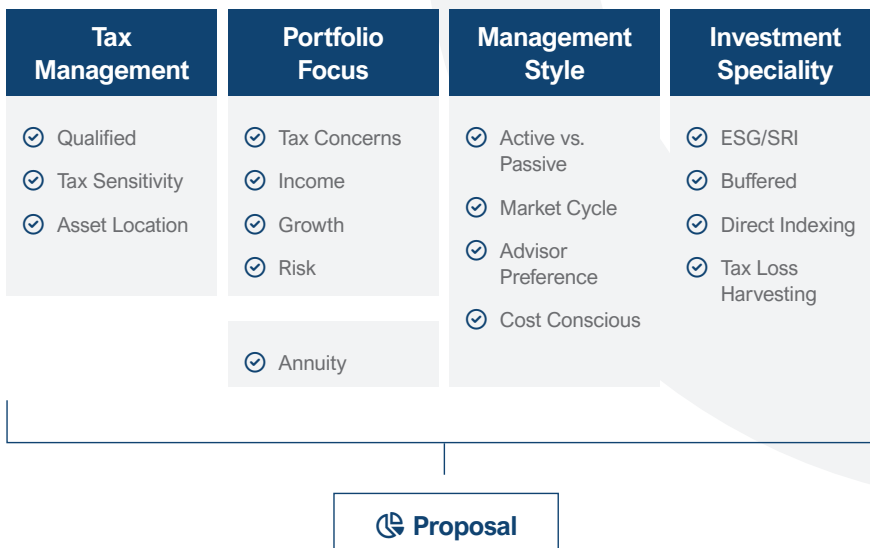
- ✓ Establish goals and perform needs analysis based on time horizons
- ✓ Perform qualitative and quantitative risk assessment
- ✓ Identify the household portfolio's objectives
- ✓ Assess tax management needs
- ✓ Adapt investment plan to changing circumstances

### Obtain Client Risk Score

- Qualitative
- Quantitative

### Perform Portfolio Analysis

- Account Objectives
- Investment Characteristics
- Investable Assets
- Time Horizon





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Guided by the principles of education, value, and partnership, Simplicity Wealth is a comprehensive wealth management platform that specializes in providing independent financial advisors, and by extension their clients, with holistic financial planning solutions. Led by a team of credentialed professionals, Simplicity Wealth delivers institutional-level investing and sophisticated technologies to help investors minimize risk and maximize potential return of their household portfolio. Simplicity Wealth was formed in 2019 as an operating company of Simplicity Group. For more information about Simplicity Wealth, please visit [www.simplicitywealth.com](http://www.simplicitywealth.com).

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Investing involves risk, including the potential loss of principal. No investment strategy, such as asset allocation or diversification, can guarantee a profit or protect against loss in periods of declining values. All investment strategies involve risk and have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially affect the performance of your portfolio. There are no assurances that a portfolio will match or outperform any particular benchmark. Investors should carefully consider the investment objectives, risks, fees and expenses before investing. For this and other important information please obtain the investment company fund prospectus and disclosure documents from your Advisor. Read this information carefully before investing.

Registration with the SEC or state does not constitute an endorsement of the firm by regulators, nor does it indicate that the adviser has attained a particular level of skill or ability.