CLIENT SERVICE

HARDING
INVESTMENTS & PLANNING

Annual Initiatives & Milestones

We've established the *Four Seasons* approach below to ensure we deliver on the most important elements of a successful firm-client relationship. In addition to receiving weekly account updates via email and monthly account statements from TD Ameritrade, the below meetings help to make certain that clients are receiving complete advice in a transparent manner. Of course, *life* doesn't always follow a calendar, so we meet with clients as needed too; this is simply a framework to help us stay on top of our financial objectives.

WINTER

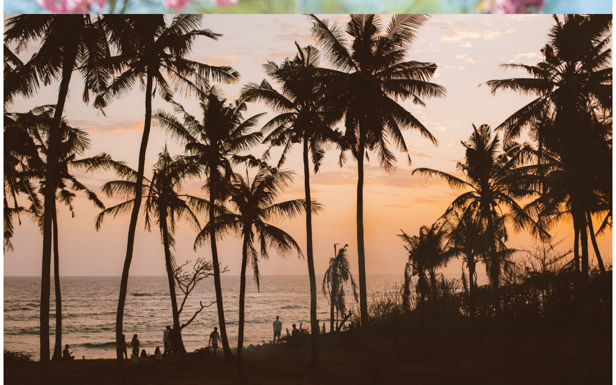
ANNUAL UPDATE

Shortly after the turn of the year we will recap and discuss the prior year, your investment portfolio, insurance strategies, the broad investing climate, and any updates to your life and your money. From there, we may implement changes or stick with what we're doing.

SPRING

TAX ORGANIZATION AND FILING

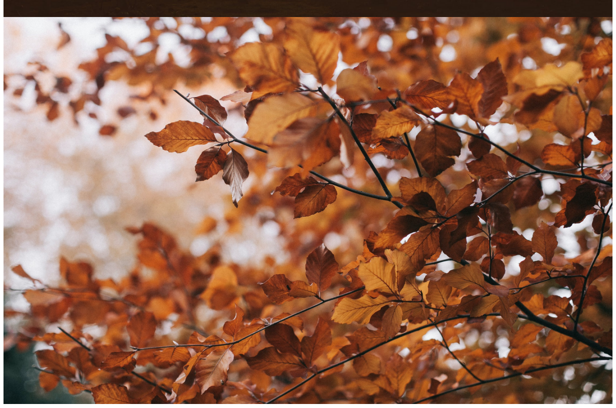
Leading up to tax filing deadlines, we make sure you have the investment-related tax documents you need. If you work with a tax-preparer, we urge you to connect us with them directly so we may take some of the burden off of your shoulders.



SUMMER

ESTATE PLAN REVIEW & WEALTH AUDIT

Most plans for distributing an estate don't change often, but we still need to perform a review to make sure everything is as intended. During this meeting we will run an audit to help ensure you're organized and protected. If legal documents need to be updated, we'll loop in the appropriate professionals to help do so.



FALL

PROACTIVE TAX PLANNING

Many strategies to help improve and optimize an investor's tax situation must be completed prior to 12/31 of a given tax year. This end-of-year meeting occurs with plenty of time to help us take advantage of these strategies while meeting this deadline.

480.205.1743 | ADAM@HARDINGWEALTH.COM

HARDING

INVESTMENTS & PLANNING

222 S. MILL AVENUE #800, TEMPE, AZ 85281