

What type of investments, by generic class, do I own?  
What composite rate of return have I earned?  
What composite rate of return can I expect to earn?  
What level of risk am I taking?

**STEP 1 OUTPUT:  
ANALYSIS REPORT**

ANALYSIS

1

Which classes and sub-classes of investments are needed?  
What percentage in each?  
What composite rate of return can be expected?  
What levels of risk?

**STEP 2 OUTPUT:  
PROPOSED PLAN**

DESIGN

2

**4  
STEP  
MONEY  
MANAGEMENT  
PROCESS**

IMPLEMENTATION

How do I evaluate the data?  
How many managers for each class?  
What standardized, independent data is available?  
Which investments should be repositioned? Which should not?  
Which professional "money managers" have best record in each category?

**STEP 3 OUTPUT:  
SELECTION OF MONEY**

MONITOR  
& REPORT

4

Who is watching my portfolio?  
How is my portfolio doing?  
Are any changes necessary?  
How often ("Timing vs." Buy & Hold)?  
How will I be kept informed?

**STEP 4 OUTPUT:  
SEMI-ANNUAL CLIENT REVIEW**



**OPTIVEST**  
WEALTH MANAGEMENT