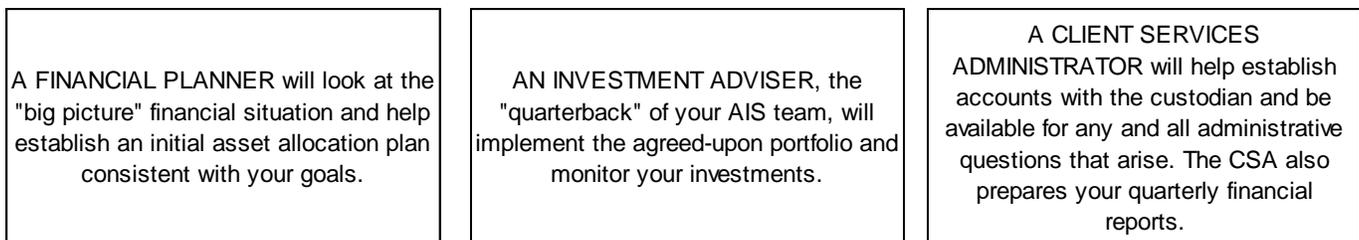


Through our Professional Asset Management (PAM) service, we work with clients to define their financial goals, implement concrete steps to achieve those goals, and adopt an investment approach that gives clients the best likelihood of success.

We manage taxable accounts, IRAs, pension plans, trusts, and other account types individually or on a combined basis. PAM is designed for clients with investable assets of \$300,000 or more, but we encourage anyone with financial planning or investment management questions to contact us regardless of their level of wealth.

When you work with AIS, you will work with a team that includes:



Our process is as follows:

1. Establish clear and attainable financial **goals**, including but not limited to retirement planning, saving for college, debt management, tax planning, legacy planning, and charitable giving.
2. Gather all relevant financial **data**, including income, expenses, assets, and liabilities as well as expectations for the future.
3. **Analyze** the data and develop recommendations around financial planning and investing.
4. Finalize an **asset allocation plan** tailored to your goals and risk tolerance. We can coordinate the portfolio allocation across all client holdings to incorporate those not managed by AIS.
5. **Implement** the agreed-upon recommendations as efficiently as possible, with taxes as a primary consideration. AIS will assist you in establishing accounts with a qualified, independent third-party custodian (e.g., Charles Schwab Institutional or TD Ameritrade Institutional) where we will have discretionary investment authority to manage assets on your behalf.
6. **Monitor** progress. You will receive monthly reports from the custodian and quarterly reports from AIS. We will keep the portfolio allocation within a target range by re-balancing when cost-effective. We will discuss progress toward financial goals. If necessary, we will make adjustments to the plan or conduct additional analysis as life circumstances change. In taxable accounts we will optimize after-tax returns through year-end tax-loss harvesting. We will assist with any financial questions that arise.

