

# Investment Policy Statement

## Purpose:

The Investment Policy Statement is developed to identify your unique investment considerations and to articulate how to address them.

## Objectives:

- Identify your unique issues and considerations that shape our investment recommendations
- To communicate our investment philosophy and management style
- Articulate a specific investment plan for managing your money

## Why Create an Investment Policy Statement:

The Investment Policy Statement is the cornerstone of your investment planning.

Essentially, it is a job description for your money. A well-drafted Investment Policy Statement will not only address the tax implications for your investments, but will also identify any constraints caused by planned contributions, withdrawals, legacy assets, concentrated positions or other unique characteristics.

However, the most important reason for crafting a customized Investment Policy Statement is **to explore and articulate the various dimensions of investment risk as they apply to your specific situation and establish appropriate investment parameters to address these risks.**

## Areas to Be Addressed In Investment Policy Statement:

- Assets to be covered under the Investment Policy Statement
- Description of overall portfolio objectives
- Cash flow considerations

- Discussion of risk factors
- Investment time horizon
- Liquidity
- Tax considerations
- Asset constraints
- Asset allocation/diversification
- Monitoring and performance reporting
- Implementation checklist

## Why Work With Rizzutto Financial Consulting

### Trust and Peace of Mind

The foundation on which to build a long term relationship is Trust --- ***a firm belief in the honesty and reliability of another, faith.***

As CPA's (Certified Public Accountants) we have no financial incentive to recommend one investment over another. Our investment advice is based on your needs.

### High Fiduciary Standards

***Working as a fiduciary means we work for our client(s) and we put the client's interest first.*** That may seem obvious, but financial advisors who work for brokerage firms have a legal obligation to put their employer's (Company) best interest first, not that of their client. For obvious reasons, that distinction has typically been buried in the fine print and not adequately conveyed to the consumer.

## Accessibility and Responsiveness

We are local, independent and beholding to no one but our client(s). We are familiar with each client's unique situation. Your calls and questions are always welcome. All this add up to *peace of mind*. You will know that your money is invested appropriately and that it is being monitored closely by professionals.

## Our Mission

*Our mission is to guide our clients through the financial transitions of life, both anticipated and unexpected, by helping them make wise financial decisions.*