

# WHAT WE DO FOR YOU

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## PLANNING

1. We help you set realistic goals.
2. We care more about you and your financial health than anyone who isn't related to you.
3. We guide you and consider areas of your financial life you may not have considered.
4. We review your risk profile.
5. We study possible alternatives that could help you meet your life's goals.
6. We formalize your objectives and put them in writing.
7. We help you prioritize your financial risks and opportunities.
8. We prepare an investment plan and appropriate asset allocation strategy for you.
9. We provide counsel, often using anecdotes and examples, when clients consider possible detrimental actions.
10. We coordinate information prior to year end to identify any unique planning opportunities.
11. We help to determine your IRA Required Minimum Distribution and coordinate between multiple custodians.
12. We coordinate information with your attorney in preparing an estate plan for you.
13. We guide you on ways to fund health care in retirement.
14. We facilitate discussions on long-term issues and life care options and provide alternatives for consideration.
15. We provide insurance coverage reviews with in-house and external experts.
16. We review your children's and grandchildren's custodial accounts and 529 plans.
17. We offer and facilitate instructional conversations with children inheriting UTMA's.
18. We provide periodic reminders about key planning data.
19. We consult with expert administrators and design a company retirement plan.
20. We offer to be "the fall guy" when a family member requests potentially damaging financial assistance.
21. We suggest creative alternatives that you may not have considered; including the best way to claim Social Security benefits.

## INVESTMENTS

1. We monitor and measure your investments.
2. We determine the risk level of your existing portfolio.
3. We help you consolidate and coordinate your investments.
4. We help structure your nest egg to help provide lifetime income.
5. We prepare a personalized asset allocation for you to help you achieve the best rate of return for a given level of risk tolerance.
6. We provide a personalized and unbiased investment strategy (no models).
7. We review your investments in your corporate 401(k) or 403(b) plans and suggest tax efficient asset allocation and locations accordingly.
8. We review your existing IRAs in conjunction with your taxable assets.
9. We suggest alternatives to help increase your income during retirement.
10. We provide you with personal investment analysis.

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NOT FDIC-Insured | NO Bank Guarantee | MAY Lose Value

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11. We provide periodic meetings, inviting additional family members and experts when appropriate.
  12. We maintain multi-source updates on changes in the investment world and markets.
  13. We educate you on historical, cultural, and economic issues that affect markets.
  14. We maintain and research your cost basis on securities in compliance with new IRS requirements.
  15. We show you how to access your statements and other important information online.
  16. We stay informed and share opinions of geopolitical events that may directly impact your investments.
  17. We provide you with technical, fundamental, and quantitative investment analysis when appropriate.
  18. We provide appropriate introductions to asset managers, firms and funds.
  19. We attend professional and educational conferences to educate ourselves and others on solutions for complex personal and financial challenges.
  20. We refer legal or tax counsel to optimize distributions and beneficiary designations.
  21. We refer you to banking and credit experts for loan and trust alternatives.
  22. We provide customized, holistic, periodic reviews of accounts.

## TAXES

1. We educate you on benefits of tax efficient investing.
2. We work with your tax and legal advisors to help you meet your financial goals in the most tax-efficient manner.
3. We structure investments to take full advantage of current tax law provisions and optimize tax efficient distribution and management.

4. We optimize investments across account types utilizing tax-efficient strategies. Asset location is combined with proper asset allocation.
5. We encourage you to discuss new or complex strategies with tax or legal professionals.
6. We suggest alternatives to lower your taxes during accumulation and retirement.
7. We stay current on tax law changes and encourage communication with your tax professional regularly.
8. We review your tax returns with an eye to possible savings in the future.
9. We give support to tax professionals outside of normal business hours.

## ONE ON ONE

1. We proactively communicate with you via multiple modes and methods.
2. We are honest with you.
3. We stay in contact, using your preferred communication method and want to know when anything significant happens to you.
4. We monitor changes in your life and family situation.
5. We provide multiple appropriate referrals to other professionals, such as accountants and attorneys.
6. We facilitate the transfer of investments from individual names to a trust, or from an owner to beneficiaries.
7. We identify and are honest about your savings shortfalls or excess generosity.
8. We keep you on track for your individual goals.
9. We encourage you to think about important issues 5, 10, and 20 years in your future and facilitate family meetings to assure proper transitions and manage expectations.

10. We provide quarterly and thematic conference calls on timely macro and micro-economic topics, portfolio actions and regular email reminders.
11. We provide periodic reminders regarding your family's estate plan and updates.
12. We provide an experienced sounding board for notions you are considering.
13. We provide rational and unemotional support during times of personal or financial stress.
14. We maintain a timely, fresh, expert and easily navigated web presence for you and your family and friends.
15. We develop and monitor a strategy for debt reduction.
16. We stay current on new technological advancements enhancing portfolio construction and services to successful clients.
17. We share experiences and anecdotes from clients who have faced circumstances similar to yours.
18. We provide resources on subjects you might be interested in or would be affected by.
19. We serve as a human glossary or provide resources of financial terms; such as beta, P/E ratio and Sharpe ratio.



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