

How We Build Portfolios

Before we make a recommendation, we will ask you to fill out a detailed questionnaire. It will help us answer two questions:

1

What Are Your Goals?

It is important to understand the ‘why’ behind your motivation with your assets. We do not invest just to invest – we need to know when you want to retire, if you need to fund college expenses for your children, if you want to travel, and more.



2

What Is Your Risk Tolerance?

How much risk are you comfortable taking? We want to align your portfolio to make sure you are comfortably and properly invested.



We Utilize the Stair Step Method at IAMS Wealth Management. What Does That Mean to You?

No matter what stage of life you are in, you are striving for something financially. You identified what that was when you answered our first question. Our next step is to build a portfolio that helps make those goals more attainable.

The three stair steps correspond to your life phases. We will diversify your portfolio based on which step you are on and how close you are to your goals.

Continued on the next page >



We Utilize the **Stair Step Method** at IAMS Wealth Management. *What Does That Mean to You?*

ACCUMULATION

These growth investors are still working, planning, and building their nest egg for retirement.

PRESERVATION

These moderate investors are nearing retirement and concerned about having enough to retire, but still generating future income.

FULLY RETIRED

These conservative investors are focused on making sure they don't outlive their assets.



We firmly believe one size does not fit all when it comes to investing, which is why we ask you those first two questions: to help us understand where you stand today, where you want to be tomorrow, and how many options we have to help get you there.

