



Continuing Client Service

Because life is constantly changing, it is important to review your plans and goals regularly. At OCTO Capital, we feel that scheduled reviews are imperative to make certain we are doing the utmost to assist you. These reviews will focus on changes in your goals, resources, and current laws to help you maximize your resources while minimizing risks.

Our continuing clients are welcome to call at any time regarding any matter, but in addition, we will focus on the following topics regularly:

- **Insurance Review:** We will review and update all life, disability, long term care, health, umbrella, and property and casualty policies. We will have a list of your policies, and assist you in obtaining updates from insurance companies and agents.
- **Investment Review:** We will review your current investment strategy to ensure that it still meets your risk tolerance and return goals. We will also provide continuing education on your investments.
- **Estate Planning and Asset Protection:** We will review wills and trusts and advance directives to make certain they continue to reflect your desires.
- **Tax Review and Planning:** We will review cash flow needed in the near future and make any adjustments for the current and next year to minimize your tax burdens.
- **Projections Review:** We will review your cash flow projections and make sure you are on track for your financial goals. For those clients with children, this meeting will also be used to review college funding.

It is important that we are apprised of any changes in health issues, family structure, and/or goals so we can make certain your plan still fits your needs.

You will receive monthly statements on your investment accounts from your custodian. Your accounts are reviewed at least quarterly for rebalancing needs and anytime there are major changes in the markets. You will be notified when changes are made to your accounts.

We welcome calls from our clients at any time. Life doesn't fit a schedule, so we are happy to assist you at any time with any planning need that may arise.