



# The Client Experience

## STEP 1 Appointment is Made



You will talk to a member of our team to gather a few details about you and what you are looking for in an investment advisor. We will schedule an appointment for you to meet with one of our advisors.

Once the appointment is made, you will receive a welcome email that asks you fill out a questionnaire.

This will assist our advisor in gathering important information about you.

## STEP 2 Fact Finding Appointment



You will meet with an advisor where they will ask you a series of questions about your lifestyle, goals, retirement dreams and income needs.

We want to learn more about who you are, what you are looking for in an investment advisor, when you are looking to hire an investment advisor, where your money is currently, how we can help you in your journey to a happy retirement, & why our investment strategy fits your income needs.

## STEP 3 Initial Analysis



Based upon our analysis of your financial goals & objectives, risk tolerance and income needs, your advisor will document details from your initial analysis, including a proposed general allocation based upon your specific situation.

Our portfolios generally focus on dividends from stocks, income from bonds, and distributions from Real Estate Investment Trusts (REIT's), Closed End Funds (CEF's), Preferred Stocks, and Master Limited Partnerships (MLP's).

## STEP 4 Account Opening Process



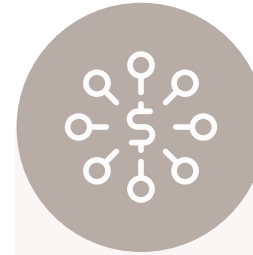
At CIA, you will work directly with a "financial team" that consists of your advisor and a client service member.

Should you decide to work with CIA, your advisor will have your assigned client service member contact you to start the paperwork process.

We typically utilize DocuSign, when available, to allow for ease and flexibility.

Your client service member will walk you through each step of the onboarding phase and be your liaison should you have any questions along the way.

## STEP 5 Allocation



Once your portfolio is opened and funded, your advisor will contact you to discuss the strategy for allocating your portfolio.

Once you and your advisor determine a game plan, your advisor will begin allocating your portfolio.

Your advisor and client service member will keep you updated throughout the allocation process.

## STEP 6 Follow Up



Your advisor and client service member will contact you periodically to check in and see how you are doing.

There will likely be follow up items to work through, or we will contact you to walk you through utilizing CIA's Client Portal to ensure you are receiving important newsletters that we publish specifically for clients.

Of course, your financial team is always available to you. In general, your client service member is available for any account maintenance items and your advisor is available for any questions relating to your investment strategy.

## STEP 7 Ongoing



We like to meet with clients at least once annually to review your portfolio and see if there are any changes to your goals & objectives, financial situation, or to determine if there are any necessary changes to your allocation.

This is a great "Financial Check Up" for you and your advisor to review everything and ensure your investment strategy aligns with your retirement goals and needs.

Our portfolio review meetings are conducted virtually via Zoom, over the phone, or in person, depending upon your preference.