



IndiWealth

763-200-5427



indiwealthmanagement.com

Who Thrives With Us... and Who May Not

IndiWealth is a mission focused firm, both for ourselves and our clients. We strive to understand the objectives to achieve your mission, the risks that accompany those objectives, and the time horizon needed for completion.

A transparent relationship, where roles and responsibilities are clearly defined for both parties, is critical to long term success. Understanding the shared mission and the plan to achieve it fosters participation and helps prevent future misunderstandings.

Below are just some of the common traits of clients that will thrive with us, and some that may not. While this is certainly not a complete list, it will provide an indication of what you are looking for and if IndiWealth is a proper fit.

Those that thrive with us 	Those that may not 
<p>I want to build a plan and use that plan to achieve the goals for my money.</p> <p>Reason: Establishing a plan is the roadmap for all future decisions.</p>	<p>I want you to time the market for me - fully in or out based on your forecast.</p> <p>Reason: In our opinion, market timing does not add consistent value.</p>
<p>What are the risks in my plan and where are they most prevalent?</p> <p>Reason: We believe in helping you understand the risk in achieving your objectives in the specified time frame.</p>	<p>I want a high level of return but I don't want my assets to ever decline.</p> <p>Reason: Investing involves risk. Assets do not go up in a straight line.</p>
<p>I have concerns based on things I'm hearing or reading - can we set some time to discuss how these may affect my plan?</p> <p>Reason: There are always concerns in the markets. Our job is to help you understand what is happening and the ramifications.</p>	<p>I read this on the news and we need to trade this now!</p> <p>Reason: Short-term, reactionary trades based on emotional decision making is not a recommended strategy.</p>

IndiWealth LLC is a registered investment adviser. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and, unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance.



IndiWealth

763-200-5427

indiwealthmanagement.com

Who Thrives With Us... and Who May Not



<p>How is my performance doing relative to plan? Is there anything we can do to improve?</p> <p>Reason: Understanding and reviewing progress on your goals is important. Our benchmarks are defined by your objectives and risk, not a static index.</p>	<p>Why aren't you beating the market this week/month/quarter?</p> <p>Reason: We will never promise outperformance against an index, especially in the short term. This leads to short-term decision making.</p>
<p>I have some life changes coming up - how will they affect my plan?</p> <p>Reason: No investment plan is set in stone. As your life changes, so should the plan.</p>	<p>Just make as much money as possible - but don't lose any either!</p> <p>Reason: Money is a tool to achieve something. The rationale should never be just an arbitrary number.</p>
<p>I feel set up pretty well, but are there things we can do from an estate or tax planning perspective that could create value?</p> <p>Reason: We strive to establish ways to keep more of what you earn and establish goals for transfer that are suitable and efficient.</p>	<p>I don't want to pay any taxes ever. Also, estate planning is only for the rich. I don't need that.</p> <p>Reason: With taxes, the goal should be efficiency and not avoidance. Estate planning is simply a plan for efficient transfer of assets - and applies to all.</p>

If you believe IndiWealth is a fit with what you want to accomplish, we would enjoy hearing from you. Please contact us to set up a consultation.

info@indiwealthmanagement.com

IndiWealth LLC is a registered investment adviser. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and, unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance.