Our Commitment and Your Role

When to Approach Your Financial Planner

We are **always here** to address, clarify and guide you through any questions that you may have. We are your partner in your investment journey.

However, to ensure that your portfolio remains aligned with your goals it is essential that you contact us **immediately** when:

- **You Plan a Transaction:** You decide to invest more or withdraw (redeem) funds.
- **Your Life Changes:** You have a major personal change (marriage, separation, new job, or inheritance).
- **You Need Transaction Planning:** You are considering any complex financial move. It is always better to plan a transaction before executing it, especially when tax or structuring advice is needed.

We are here to provide you guidance, but we rely on you to inform us of any major changes so we can provide timely and correct guidance.

Our Proactive Monitoring and Review Structure

Have you experienced the frustration of investing with someone who **never follows up on your progress**? This feeling of being left in the dark is the most common complaint that we hear from investors.

At APV FINANCIAL, we recognize this lack of communication as a primary investor concern, and we're here to solve it.

We do things differently.

We are your beacon in your financial journey, focused on your long-term goals. We understand that the market and economy naturally have periods of ups and downs.

If we notice that a particular investment is not performing as desired, or there is a new investment opportunity which is suitable for your portfolio. We will inform you and make the necessary changes post your approval. Our role is to keep your plan steady, help you ignore short-term noise, and ensure your decisions are taken strategically and are not based on temporary market fears.

Our Follow-Up Plan

- **First Review**: In the first year, we will schedule 2 reviews. These meetings are to ensure that you feel confident and comfortable with your new investments.
- **Annual Review**: After the first year, we schedule one comprehensive and in-depth portfolio review with you every year.
- **Engagement Frequency:** The need for additional check-ins or meetings is determined by us based on the nature of your financial circumstances. Clients with a complex financial landscape, such as those with complex business structures or tax compliance needs, will naturally require more frequent engagement.

A Shared Commitment

Wealth creation is a long-term commitment built on a true partnership. Achieving your goals is a shared responsibility that needs full commitment from both of us.

- **Own Your Strategy: Give Your Finances the Attention They Need:** Take charge of your finances and treat them as an ongoing priority. We encourage you to proactively schedule time for our review meetings to keep your strategy aligned with your goals.
- **Rely on Structure:** Utilize your annual review for all major discussions. This organized approach is key to managing our time efficiently, guaranteeing consistent, high-quality service for every valued client.
- **Share Your Thoughts:** In the era of information overload, your perspective matters. If you come across something genuinely helpful or interesting, please feel free to send it to our way!
- **We're Here for You: Beyond Finance:** We encourage you to connect with us at any time. We are here to support your success, not just financially or with investment matters, but in a holistic sense. Please feel welcome to drop by the office whenever you wish to exchange thoughts and ideas.

Our Mission: To make Your definition of "Wealth" Achievable for "You".
Our Vision: To be the most ethical investment services firm.