



Intelligently Investing Lump Sums

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Intelligently Investing Lump Sums

- **The Source of Funds matters**
- **Business or property sale, pension, inheritance, defensive positioning, etc.**



Transcend and Breathe:

- **Context: your Comprehensive Wealth Management Plan ***
- **Life Goals Review**



Planning the Work

- **Objectives for the Lump Sum**
- **Time Horizon**
- **Future Risk Tolerance**
- **More context: complement existing assets**



Planning the Work, Continued

- **Increasing Yield w/o Excessive Risk***
- **Tax Efficiency**
- **Benefits of Consolidation**
- **Target Asset Mix**



INTEGRATED WEALTH MANAGEMENT

- **Working the Plan: Implementation**
 - **Both strategic and tactical**
 - **Balancing perfectionism with practicality**



INTEGRATED WEALTH MANAGEMENT

- **Monitoring & Ongoing Risk Management**
- **All summarized in your Investment Policy Statement (IPS)**



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