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# INVESTMENT PORTFOLIO MANAGEMENT

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## 1 DEBT & CASH FLOW PLANNING

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We start by assessing your types and levels of debt, then outline a path to independence. Cash flow planning involves understanding the components that make up where the money comes from, where it goes, and what choices are appropriate in creating a life of greater satisfaction. I'll guide you through this process to develop a real-life cash flow plan that works for you.

## RISK TOLERANCE

2

Once your debt and cash flow are in check, I'll assess your ideas and feelings about risk. Since risk means different things to different people I'll rely on my twenty-one years of experience to uncover your real attitudes about money.

## 3 ASSET ALLOCATION

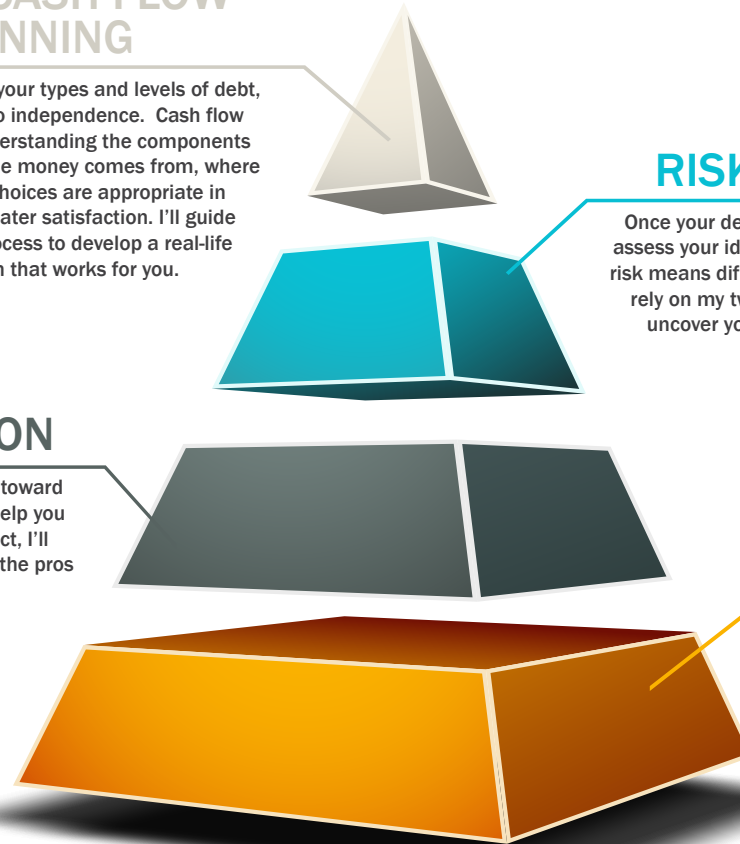
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With full consideration of your attitudes toward risk, I'll determine what's necessary to help you reach your goals. If there's a disconnect, I'll explain your alternatives and underscore the pros and cons of each scenario.

## CONSTRUCT PORTFOLIO

4

I'll develop your Investment Policy Statement (IPS) then research and analyze potential investments. Finally, I'll construct a portfolio consistent both with your IPS and asset allocation model.



 **Manulife Securities**



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