

Fiduciary management combines investment management, fiduciary consulting and specialized financial services, which can include banking services, estate planning, legal and tax advice.

An Accredited Investment Fiduciary™ can provide you with a personalized, written fiduciary plan based on the major fiduciary consulting subject areas published by F360 in *Prudent Practices for Investment Stewards*.

### Fiduciary Consulting Services

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| 1. <b>Governance Definition and Refinement</b>      | 5. <b>Draft Investment Policy Statement</b>        |
| 2. <b>Financial Position Analysis</b>               | 6. <b>Income Tax Planning</b>                      |
| 3. <b>Investment Planning</b>                       | 7. <b>Asset &amp; Income Protection</b>            |
| 4. <b>Financial Goal Setting and Prioritization</b> | 8. <b>Select &amp; Monitor Investment Managers</b> |

In addition to traditional fiduciary consulting services, fiduciary management services may also include:

### Fiduciary Management Services

- Maintaining your comprehensive fiduciary plan with an annual review:**
  - Creating and maintaining an action plan with reminders when appropriate
  - Developing an Investment Policy Statement (IPS)
  - Introducing you to outside professionals (accountants, attorneys, etc.)
  - Reviewing proposals for health, life and property & casualty insurance
  - Reviewing your insurance policies (life, disability, health, etc.)
  - Reviewing your income tax returns
- Integrating your fiduciary plan with your investment portfolio:**
  - Implementing a recommended investment portfolio(s)
  - Rebalancing your investment portfolio back to target when appropriate
  - Harvesting capital losses for income tax benefits when appropriate
- Introducing tax advantaged investment strategies:**
  - Establishing tax advantaged accounts when appropriate
  - Establishing qualified retirement plans when appropriate
- Integrating your fiduciary plan with related entities and portfolios:**
  - Coordinating with your company retirement plan accounts, charitable trusts, etc.
  - Identifying your beneficiaries and updating your documents
- Educating your board and committee members:**
  - Helping your team to learn about fiduciary responsibilities
  - Helping your team to learn about investing
  - Helping fiduciary decision-makers learn about fiduciary investment management
- Collaborating with other professional advisors**
  - Meeting with your professional advisors (accountants, attorneys, bankers, etc.)