



The Clark Capital Case Design

PERSONALIZED PLANNING MEETS CUSTOM INVESTMENT MANAGEMENT

What Is the Clark Capital Case Design?

- The case design call is a client-centered conversation between you and your Clark Capital Investment Consultant. It is designed to help you gather and discuss all relevant information that could impact the investment plan. The case design centers attention on the client and their needs. In certain cases, it may be helpful to include the client in the conversation.

What Is the Importance of a Clark Capital Case Design Call?

- As part of Clark Capital's commitment to supporting your business growth, we recognize that a questionnaire is not always enough to develop the right investment strategy for a client. Clients have unique characteristics that can affect the planning process and the investment recommendation. We want to learn more about your clients' individual needs so that we can design and implement the best strategy to help them reach their goals.

What Is the Goal of the Case Design Process?

- We believe that everyone involved in the financial planning process should have a clear understanding of the client's goals and current financial circumstances. The goal of the case design process is to ensure alignment between the investment plan and the financial plan to accomplish the client's goals.

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Navigating a Steady Course

7 Paperwork Execution and Investment Begins

1. Clark Capital service liaison reviews paperwork requirements with advisor/assistant
2. Advisor meets with client to sign all paperwork and then fax or sends paperwork to Clark Capital
3. Clark Capital obtains all necessary paperwork and begins trading account
4. Advisor transfers necessary assets into newly opened Clark Capital client account
5. Clark Capital allocates assets across desired models and trading begins

6 Investment Proposal Review

1. Discuss proposed investments and their objective with advisor
2. Review Proposal and IPS in detail
3. Make any necessary changes
4. Ensure we are all on the same page consistent with client goals

5 Clark Capital Creates Investment Proposal

1. IC consults with portfolio team to ensure appropriate investment selection
2. Investment proposal is reviewed by CIO
3. Formal Investment proposal is generated by service liaison
4. Investment proposal and corresponding docs are emailed to advisor

8 Ongoing Collaboration

1. Collaborate with Clark Capital to review client portfolio
2. Make any necessary allocation changes
3. Discuss current allocation and ensure we are on track to meet client needs

Advisor presents IPS and proposal to client (if applicable)

Case Design Process

If client is happy with Income Plan, we would move to Step 4

Advisor introduces Income Plan to client

If client reacts negatively to Income Plan, we would return to Step 3

Advisor gathers additional information from client during meeting

4 Investment Selection and Solution Discussion

1. Discuss the Income Plan and review solutions for each bucket
2. Review Income Plan and make necessary changes
3. Fill in each bucket with solutions which meet ROR objectives
4. Identify diversification needs and risk tolerance
5. Review and discuss current investment inventory

Advisor meets with new prospect and begins gathering information

Advisor gathers additional information from client following triage call

3 Ready Talk and/or Income Planning Software Call

1. Utilize if client has income needs
2. Utilize if client is planning to retire in near future
3. Build Income Plan with assumed ROR for each bucket
4. Construct a plan to capture investment needs and objectives
5. Utilize ReadyTalk webinar to collaborate with advisor

1 Triage/Intro Call

1. Client Financial Information
 - Tax information
 - Investment statements
 - Risk profile
 - Balance sheet
 - Cash flow analysis
2. Client Financial Goals
 - Financial plan
 - Family vision statement
 - Current Investment Policy Statement
 - Discovery notes
 - Monte Carlo simulation
 - Client income statement and needs

2 Deep Dive Case Design Call

1. Client's Current Financial Picture
 - Brokerage statements
 - 401(k) holdings
 - Direct Mutual Funds
 - Different registration needs
 - Pension
 - Social Security income
 - Annuity or Insurance Products
 - Life Insurance
2. Client's Investment Objectives or Goals
 - Income needs
 - Retirement plan
 - Budget plan
 - Legacy plan
 - Overall investment needs for sustainability



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