

What Services Does Exchange Provide?

By: Exchange Capital Management

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If you're reading this, you might be wondering how Exchange can help you. You may be struggling to manage a smooth transition into retirement or construct an investment portfolio that aligns with your long-term goals. It's also possible you may not even have the exact words to describe your pain points. Regardless of what prompted your search, you will find value in the services we provide.

Exchange offers three distinct services: financial planning, income/withdrawal strategy, and investment management. When becoming a client, you will have access to all the services we provide. While these services lend different value to our clients, financial planning provides the detailed framework needed to guide our other two main offerings.

Financial Planning

Your financial plan is where we start our professional relationship — building a plan allows us to visualize a map to help guide you through changing circumstances while simultaneously maintaining a path toward your goals. Much of the value is found in the adjustments and recommendations our professionals deliver while progressing through a plan. Here are some examples of what would shift your financial plan:

- Buying property (e.g. primary home, vacation, rental)
- Starting or growing a family
- Changing jobs

- Adjustments to pay or compensation
- Providing financial assistance to family members

While this list can be extensive, these are the most common experiences our clients have. When these changes affect you, we should review how they potentially change future goals. Therefore, having a team of professional advisors is crucial in guiding you through the emotional and financial impacts. We can discuss what is realistically possible for your plan and how to properly make adjustments.

Income Strategy

Having an income strategy is a major factor in financial planning. Coordinating sources of income along with portfolio distributions allows individuals to live comfortably while remaining in appropriate tax brackets. This not only applies to traditional living expenses but also one-time major withdrawals.

Additionally, we can provide insight into your personal retirement complexities. Planning for retirement can be confusing, therefore a professional can guide you through the various paths ahead. This is valuable since all income strategies must be tailored to you. We will assist with contribution limits, distribution requirements, and tax implications.

In-house Investment Management

Along with financial planning and income strategy, we provide in-house investment management. Our firm is unique in this regard as many others may outsource investment management adding increased costs.

We extensively research industries and investments before adding or removing them from your portfolio. All investment strategies are tailored to your unique long-term financial plan.

Investing is time-consuming and emotional. Investors have personal biases within their portfolios that can frequently disrupt success when investing. Professional investment management helps remove the emotion from investing for better educated and informed decisions.

The Bottom Line

We believe financial planning is a map for the path to living life without financial worry. The strategies and services we offer will be guided by this map. In doing so, we're able to better assist our clients in achieving their goals.

If you are curious about how these service offerings can benefit you, consider scheduling a discovery meeting with us. We would be happy to sit down and discuss why financial planning is the cornerstone of a successful future.