

*signature*

mgo } Building wealth.

## investment philosophy }

The companies that comprise MGO share an investment philosophy that distinguishes our asset management through the following key beliefs:

} **The long-term approach.**

Sound investment decisions are predicated on establishing a long-term goal and having the fortitude to believe that through proper allocations, these goals can be attained. This is evidenced by our low portfolio turnover and extensive methodology employed to determine and adjust allocations.

} **The value of multiple perspectives.**

MGO's investment committee is made up of CPA's, CFP's, Actuaries and RIA's, each with a unique perspective on the market as it relates to our portfolios. These perspectives are weighed regularly to help determine optimal portfolio allocations.

} **Every client is created equal.**

MGO believes that every client is our most important investment portfolio. Through our actively managed proprietary portfolios and model allocations, a client investing \$1 million or \$100 million receives access to the same expertise and investment philosophies that MGO employs across all of our investment strategies.

} **A higher level of diversification.**

Diversification is a key to protecting assets. Not only is it important to diversify among stocks, it is equally important to diversify among maturities, asset classes, industry sectors, investment companies and fund managers.

} **Avoiding potential conflicts of interest.**

MGO is an independent investment advisor and limited broker dealer. MGO typically does not receive compensation from investment companies in the form of commissions, sales charges or transaction fees. Creating an environment that fosters investment selection solely to achieve a client's goals, regardless of an investment's compensation structure.

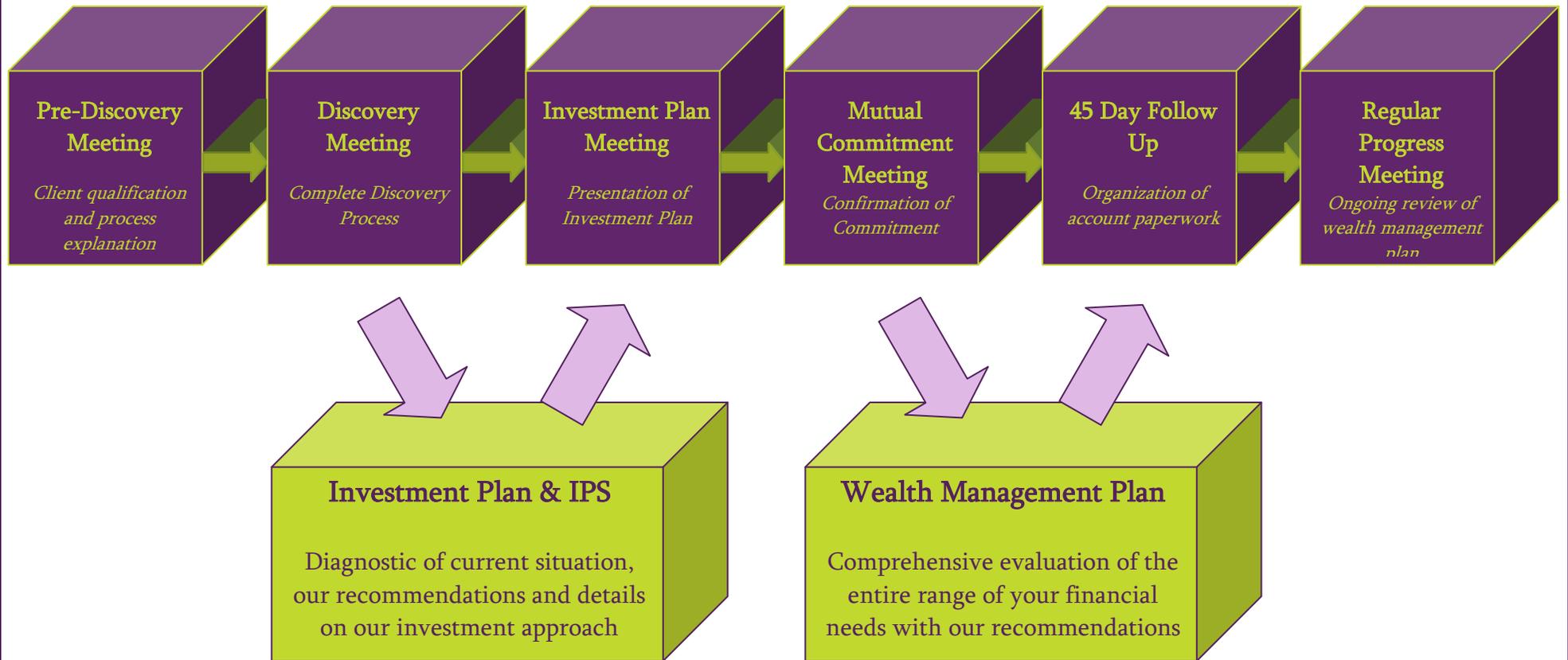
} **Leveraging our resources.**

Through investments in retail mutual fund families, MGO capitalizes on the expertise of multi-billion dollar investment companies with multi-million dollar research budgets. Leveraging the expertise and resources of these companies to our benefit potentially enhances return while defusing costs.

} **Achieving goals is the bottom line.**

Setting a long-term goal and achieving that goal is the bottom line. Each investment decision made by MGO is predicated in achieving goals. Some investments may generate greater returns than others. Some investments may be more cost effective than others. Each investment serves a purpose within a MGO portfolio. The purpose is achieving your goal.

## Wealth Management Consultative Process }



## MGO Signature Process}

### Pre Discovery Meeting

*Sets the stage for the Discovery Meeting. It can be done by phone or in person.*

**The objectives of the Pre Discovery Meeting are as follows:**

- a. Prequalify the potential client by discussing MGO's investment philosophy and Signature process.
- b. Discuss the timetable for administering and completing the signature process.
- c. Ask the potential client to prepare and compile all information that may be relevant to the process including: financial statements, contracts, loan information, insurance information, wills, trusts, and key influential advisors to the potential client.
- d. Request that all key decision makers be present for each Signature meeting (ie: husband & wife)
- e. Schedule the Discovery meeting
- f. Send confirmation of the Discovery meeting and remind the potential client to bring the information requested above.

## MGO Signature Process}

### Discovery Meeting

*MGO's opportunity to discover everything that is financially important to a potential customer.*

**Timetable:** Within 1 week of the Pre Discovery meeting.

**The objectives of the Discovery Meeting are as follows:**

- a. Differentiate MGO from the competition by highlighting unique features of the Signature process.
- b. Uncover the most important financial issues facing the potential client.
- c. Collect all information necessary to assess client suitability.
- d. Administer the Total Client Profile Interview.

**Discovery meeting steps:**

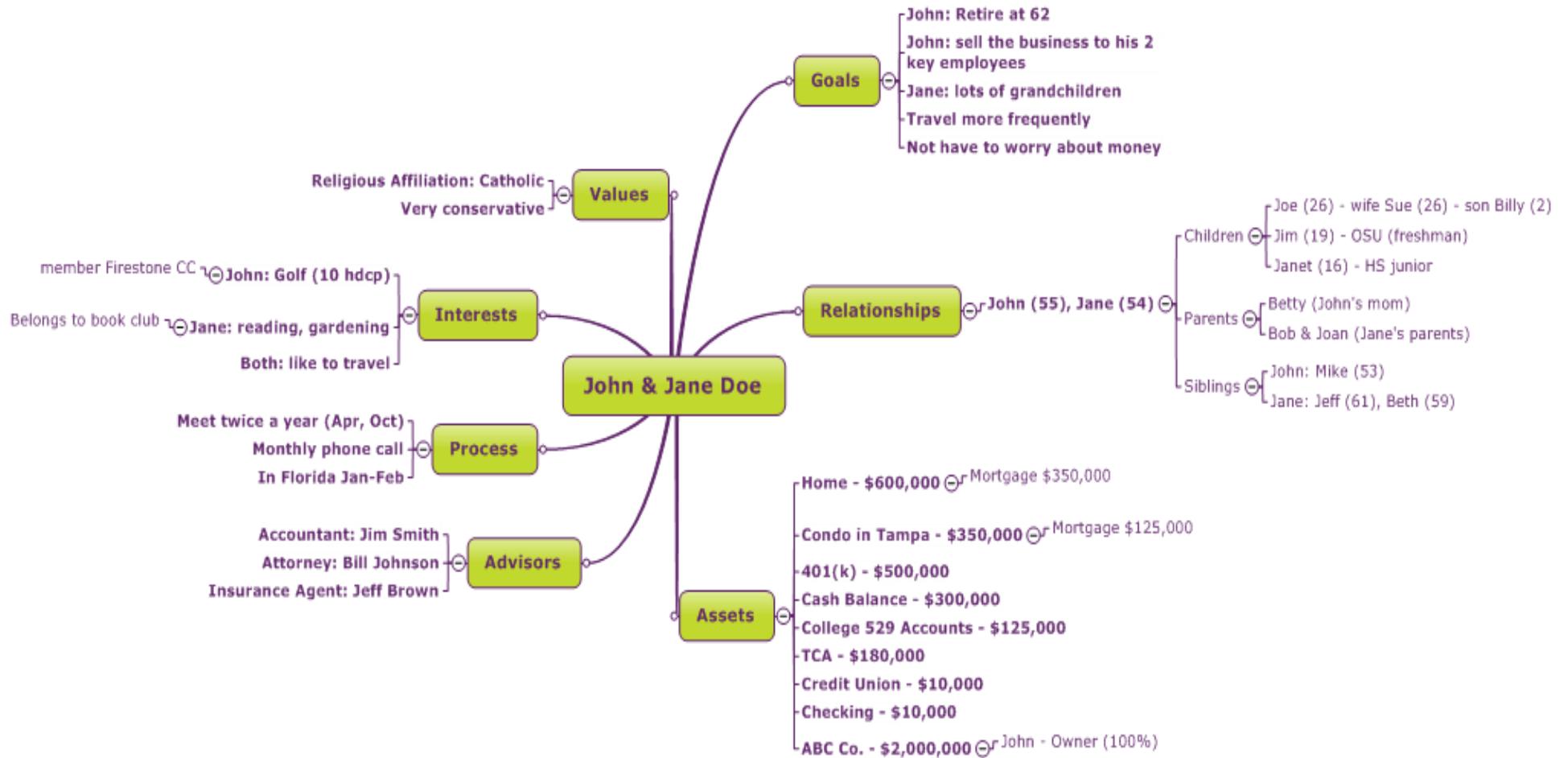
1. Review a meeting agenda
2. Conduct and record the total client profile
3. Assess if the client is a fit for MGO Signature
4. Gain commitment to move forward
5. Describe the next step in the process
6. Schedule the next meeting
7. Send confirmation of the next meeting

**Discovery meeting action items: (following Discovery meeting)**

1. Create the prospective client **Mindmap** based on their answers to the 'total client profile'
2. Based on recommendations from the Investment Committee, prepare the Investment Meeting materials.

## Sample Mind Map

We'll create a "Mind Map" of the information we collect at the Discovery Meeting – a visual picture of your goals and all the things that impact your financial decisions



## MGO Signature Process}

### Investment Plan Meeting

*MGO's opportunity to present a detailed, actionable investment plan (along with an investment policy statement) that will serve as a roadmap that maximizes the probability of achieving everything that is financially important to the prospect.*

**Timetable:** Within 2 weeks following the Discovery meeting.

**The objectives of the Investment Plan Meeting are as follows:**

- a. Provide the opportunity to clarify and solidify the prospects goals
- b. Provide long term discipline for the prospects investment decision making
- c. Promote clear communication

**Investment Plan meeting steps:**

1. Outline the agenda and review the remaining steps of the process
2. Review the investment plan
3. Set the stage for the comprehensive wealth management plan
4. Ask for a commitment for moving forward
5. Solicit and address concerns about the wealth management plan
6. Close the meeting
7. Send confirmation of the next meeting

**Investment Plan Meeting action items: (following Investment Plan meeting)**

1. Adjust the investment plan based on any decisions made at the meeting
2. Prepare meeting minutes
3. Prepare all necessary paperwork to facilitate the establishment of new accounts and transfer of assets.

## MGO Signature Process } Mutual Commitment Meeting

*The meeting at which a prospect becomes a client.*

**Timetable:** Within 1 week of the Investment Plan meeting.

**The objectives of the Mutual Commitment Meeting are as follows:**

- a. Make the mutual commitment to work together to achieve the client's goals and values
- b. Execute the documents necessary to implement the investment plan

**Mutual Commitment meeting steps:**

1. Collect all client questions and address each of them
2. Execute the documents
3. Close the meeting
4. Send confirmation of the next meeting

**Mutual Commitment Meeting action items: (following Mutual Commitment meeting)**

1. Determine frequency and type of client communication and enter into system
2. Compile materials for the Executive Planning Guide
3. Communicate with outside advisors, introducing MGO and determining their role with the client
4. Track and follow up on transfer of assets

## MGO Signature Process } 45 Day Follow Up Meeting

*Allows MGO to help the client understand and organize all their financial paperwork.*

**Timetable:** Approximately 6 weeks following the Mutual Commitment meeting.

**The objectives of the 45 Day Follow Up Meeting are as follows:**

- a. Help the client to get organized
- b. Reassure the client that any overwhelming or confusing paperwork will be interpreted by MGO

**Regular Progress meeting steps:**

1. Collect all client questions and address each of them
2. Organize the binder
3. Place short term progress into long term prospective
4. Schedule the next meeting
5. Send confirmation of the next meeting

**45 Day Follow Up Meeting action items: (following the 45 Day Follow Up meeting)**

1. Determine frequency and type of Regular Progress Meetings
2. Schedule a meeting with outside advisors. Determine if client should be present at this meeting.
3. The results of the meeting in step #2 will become the 'Advanced Wealth Management Plan'

## MGO Signature Process } Regular Progress Meetings

*MGO's opportunity to update the client on the progress of their financial plan, present new ideas, learn about changes in a client's life and build a social dialog that is the basis for a relationship that extends beyond that of advisor/client.*

**Timetable:** Recurring meeting frequency dictated by client preference.

**The objectives of the Regular Process Meeting are as follows:**

- a. Review the clients progress towards meeting their goals
- b. Build and deepen the client/advisor relationship
- c. Create the opportunity to present and then execute a comprehensive wealth management plan

**Regular Process meeting steps:**

1. Walk through the agenda
2. Ask about major changes in the person's financial and personal life
3. Present the Advanced Wealth Management Plan (first Regular Progress Meeting Only)
4. Discuss and prioritize action items
5. Answer any additional questions
6. Schedule the next meeting
7. Send confirmation of the next meeting

**Regular Process Meeting action items: (following the Regular Process meeting)**

1. Prepare meeting minutes
2. Update client records with current information
3. Complete action items resulting from meeting

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