

Investment Strategy Recommendation

SampleClient Name

XYZ Securities

Barbara Barberson, CLU, ChFC

555-555-5555 | barbara@barberson.com

Date

Dear [Mr and Mrs Sample]:

Thank you for the opportunity to review your investment objectives and to provide you with the following product recommendations. Working together as a team, we at XYZ Securities are focused on meeting your needs and helping you achieve your goals. This proposal will provide you with an overview of your stated investment objectives, as well as insight into the costs associated with the product recommendations I am making for you in an effort to accomplish the financial goals we discussed.

[Please see Form CRS, etc, for additional pertinent information relating to our relationship.]

Investment profile:

Below is some information I collected during our prior discussions regarding your investment objectives, your time horizon, your retirement income requirements (if applicable), intended investment amount, registration type, residency state, tax bracket, and your net worth.

{This table could be removed, or could be repeated for multiple account types, or modified}

John Sample IRA Allocation Factors			
▪ Primary Investment Objective:	Moderately Conservative		▪ Registration Type: IRA
▪ Time Horizon	5-10 years		▪ Tax Bracket 35%
▪ Income Requirements	None		▪ Subject to AMT No
▪ Investment Amount	\$500,000		▪ Net worth, excluding residence: \$1M-\$4.99M

Investment recommendations, and associated costs:

Account name	Product(s) Name	Amount of Investment	Security's Adjusted Expense Ratio	My commission, if applicable
John Trust		\$ 100,000	1.00%	3.00%
John Brokerage	ABCD	\$ 50,000	0.62%	3.00%
John Sample IRA	FIDKX			
	FIDLX			
	FCNTX	\$ 350,000	0.85%	2.00%
Jane sample IRA				
Total/Average	N/A	\$ 500,000	0.86%	2.30%

XYZ Securities and I look forward to a long and productive relationship together with you. If you have questions about this proposed investment strategy, or need adjustments made, please contact me at your earliest convenience.

Sincerely,

Barbara Barberson, CLU, ChFC
