430 W. Linden Way
PO Box 369
Heppner, OR 97836
(541) 676-5226 or (866) 325-5326
rita@bluemountaininvest.com
www.bluemountaininvest.com

Rita Van Schoiack
Financial Advisor

Fiduciary Investment Management Service

Create Financial Profile:

Our first step is to develop a thorough understanding of your needs, goals, experience level, financial profile, how you perceive risk and many other important factors.

- Evaluate your income needs including goals, risks, profile, tax considerations, etc.
- If needed, interface and coordinate with your CPA, attorney and/or others (per your request and authorization) that have pertinent information and input to your profile.
- Assess & establish a risk profile.
- Review Liquidity needs.

Develop the Investment Strategy

The Next Step is to develop an investment strategy that is optimal for you based on your financial profile. The strategy is dynamic, changing as your life does.

BLUE MOUNTAIN Investment Management LLC

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- Identify an asset allocation that is appropriate based on your financial profile.
- Develop a comprehensive financial strategy that includes tax considerations.
- Select investments and/or managers that would be appropriate based on the above findings.

Ongoing Communication, and Monitoring

Ongoing communication is a key element to ensure that your investments are aligned to help achieve your goals and meet current and future needs. Your life is dynamic, and it is important that as changes occur, that your investment strategy and portfolios are designed to meet your needs. Meeting regularly is important. A thorough review, at minimum, once a year is essential and interim meetings throughout the year are suggested.

- Monitor investments on an ongoing basis.
- Ongoing evaluation of your profile to ensure investments meet your objectives.
- Rebalance and reallocate investments as needed.

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- Regular Meetings. Meetings can be in person or virtual.

Reporting:

- Monthly statements.
- Quarterly performance reports.
- On-Line access to accounts 24/7.

We work as a team with your attorney, CPAS, and other professionals that serve you.

All aspects of your financial profile are taken into consideration which includes assets, liabilities, tax implications, income needs, retirement accounts, and many other factors of your personal finances to determine your financial strategy. Per your direction and authorization, we communicate and work with your CPA and/or attorney to create an investment strategy based on your unique circumstances.

Cost:
An Investment Management fee is charged based on a percentage of assets under management.