Moir

FINANCIAL & INSURANCE SERVICES

Firm Services

Planning Partner	Investment Partner	Wealth Partner
Client Goals: Our Planning partner clients are looking for a qualified advisor to help them develop and implement a well thought out financial plan. Planning Partner clients value the ability to have greater clarity and confidence in where they are now and what is needed to achieve their vision for the future.	**Client Goals:** Our Investment partner clients want to delegate investment decisions to a disciplined advisor who has the knowledge, experience and resources to perform ongoing investment research and analysis in their best interest. Investment partner clients view professional investment management as a way to accomplish financial goals while freeing up valuable personal time. This client would experience our process only as it relates to investment management.	**Client Goals**: Wealth partner clients have a compelling desire to better understand and organize their financial life so that it can be coordinated and planned in a thoughtful manner. Our wealth partner client believes in established goals and an actively maintained strategic plan to reach those goals. Wealth partner clients want to delegate financial analysis and decision making to a qualified advisor to help alleviate worry and work, which provides additional time to concentrate on those things that matter most to them.

Services Provided:
 	
Depending on the specific needs and financial complexity of our planning partner clients, all or some of the following will be considered and presented in the form of a financial plan and recommendations:
 	
• Financial Position Analysis
• Retirement Planning
• Distribution Strategies
• Education Funding Strategies
• Income Tax Planning
• Protection Planning
• Estate Planning
• Integrated Action Plan
	Services Provided:
	
	During the initial phases of our relationship, a qualitative discussion takes place as a function of obtaining risk tolerance parameters and investment solutions options ideal and customized for each client. All or some of the following may be included in this type of engagement and will be determined based upon unique needs:
	
	• Risk Tolerance Analysis
	• Investment Policy Statement
	• Asset Allocation
	• Portfolio Rebalancing
	• Portfolio Performance
	• Tax and Cost Basis Reporting
		Services Provided:
		
		We are committed to working with our wealth partner clients by providing a suite of services designed to create an exceptional experience and confidence in moving toward goal achievement.
		
		Our goal is to customize a plan that encompasses all areas of your financial life. We will address all or some of the following:
		
		• Trust Integration
		• Charitable Giving Strategies
		• Family Wealth/Legacy Planning
		    ○ Heir Education
		    ○ Concentrated Financial Positions
		• Business Planning
		
		Includes services in both Planning & Investment sections

Categories are not mutually exclusive and are a guideline for the services we offer. Partner designates a client relationship. Neither Cambridge Investment Research, Inc. nor its representatives offer tax or legal advice. Please consult your tax advisor or attorney for guidance. Heather L. Moir-Dangler is a Registered Representative of, and Securities offered through Cambridge Investment Research Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Moir Financial & Insurance Services is not affiliated with Cambridge. 735 Bishop Street, Suite 433, Honolulu, HI 96813 (808) 356-2620.
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