

Dear Dayna,

It was a pleasure connecting with you on Monday, May 20th, 2024. We are summarizing our discussions below.

Recommendations

Investments

- During our meeting, we noted that your portfolio's projected annual volatility is 18.7%, which is higher than the benchmark's 14.2%. We'll need to consider if adjustments are necessary to align with your risk tolerance.

Education

- We agreed to open a new 529 plan for Charlie, aiming to support their education in 10 years.

Insurance

- We discussed applying for a \$1 million term life insurance policy to provide financial security.

Your Values, Beliefs & Desires

- You expressed a preference for **ESG investments** and an aversion to 'sin stocks.' I'll ensure that your investment strategy reflects these values.

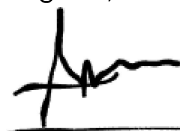
Your To-dos

- Please send me your 2023 tax returns.
- For your life policy, email us your primary doctor information
- For your 401(k) rollover, download the latest statement and send that to us for review.

Our Action Items

- We will be preparing the 529 paperwork for you to review.
- For your investment portfolio, we will maintain your current risk level. Consider adjusting that at next meeting.
- We will prepare and send you a life insurance illustration.

Regards,



Anand Sheth

Financial Advisor

123 Main Street, Riverside, CA 92501

