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Discovery Process

The discovery process begins with the discovery meeting. You and one of our trained, licensed advisors will meet together to discuss every aspect of your **past investing experience**, current financial portfolio and explore in great detail where you want to be and what you want your money to provide you and your family.

a) Gather Data

You will receive a letter of instruction on what documents you will need to bring. These items are of vital importance to your financial discovery process; the more pertinent and complete information you can provide the better your plan will be for reaching the desired results.

b) Analysis

Taking advantage of the latest technology and financial planning techniques, we will review the notes from your initial meeting and analyze, compare and **research your financial situation** based on the documents you provide at the discovery meeting.

c) Recommendations

Upon completion of the in-depth review and analysis of all your current financial statements, tax documents, and goals discussed in the discovery interview, we will present you with a written plan created specifically to meet your investment and/or income needs, risk tolerances and time frames.

d) Implementation

When you and the advisory team finalize your investment and/or income strategy, you will have the ability to give the “go ahead” for **implementation of your financial plan**. During this phase accounts will be set up, paper work completed and where necessary funds deposited or transferred to the appropriate accounts for allocation into your personalized globally diversified asset allocation model.

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Globally-Diversified Asset Allocation Model

LJCooper is proud to be an approved advisory firm for Dimensional Fund Advisors (DFA). DFA employs financial science that leads the way in understanding risk and return in securities ▶

markets. By maintaining a continuous feedback loop between the academic community, practitioners, and clients, Dimensional is always researching tomorrow's solutions today. In addition to the acclaimed DFA portfolios, we take full advantage of various investment and income producing options in financial sectors including but not limited to: real estate investments, annuities, managed futures, insurance products, limited partnerships, etc...

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Tactical Adjustments

The educated path is a process which incorporates a plan of action designed to expedite either subtle changes in your financial goals, unexpected life events or changes caused by economic or governmental influences. We constantly research changes in the economy and/or tax code to ascertain if any minor adjustments need to be made to your investments. By taking advantage of our time-weighted investment portfolio our advisory team can **quickly access one-time emergency funds** or necessary ongoing income needs from the best source possible while reducing the overall impact to your long-term goals.

4

Update Your Plan

As tactical adjustments may change segments of your overall plan, these events whether unexpected or based on **fundamental shifts in economic climate** or personal goals your plan will need to be updated to reflect these adjustments. It is our philosophy that even if minor adjustments are not needed within a given year, your advisory team will maintain their scheduled annual review to update your plan as required.

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Review Your Accounts

Reviews are a necessary and required function at LJCooper. It is rare that nothing changes in our lives year after year. You and your advisory team will set a schedule for account review based on your preferences. We are happy to schedule **quarterly, semi-annual and/or annual reviews** as determined by you and your team. Your advisory team may schedule additional planning meetings throughout the year. These planning meetings may involve tax strategies, estate planning, insurance solutions or wealth management all geared towards helping you reach the financial goals and dreams you established during your initial discovery meeting.

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Income Generation

The Educated Path allows you the flexibility to **turn on and off your investment portfolio's cash flow**. If you are looking for long-term growth and do not need cash flow from your investments, the dividends and interest earned in your portfolio will be reinvested in the most tax efficient way possible. Once you are ready to turn the cash flow spigot on the time weighted investment portfolio will provide long-term income to meet your specified needs for the time frame you require.

If the financial advisor you are currently using isn't providing you these options perhaps it's time to get on the educated path to investing. Call to set up your initial discovery meeting today, 801-221-2939 or email us at advisor@ljcooper.com



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