

Fixed Income Monitoring

Our commitment to service does not end after the execution of your custom-tailored bond portfolio. On a daily basis, our systems perform credit surveillance on the bonds within your portfolio to help provide continued focus on principal preservation.

1

Timely notification of maturities and calls

- Receive prompt, account-specific monitoring and reporting of fixed income positions
- Gain access to a specialized, dedicated team of advisors for guidance when positions mature or are called

2

Ongoing credit surveillance

- Maintain the high credit quality of your portfolio through daily reporting on bond ratings and the outlook for downgrades
- Receive in-house analysis that is bolstered by independent, third-party research
- Receive prompt notification of material events such as
- Issuer has not provided annual financial information
- Events that affect a security's tax-exempt status
- Defaults that are not related to nonpayment
- Action that is related to litigation enforcement

3

Continual portfolio analysis

- Regular monitoring of fixed income holdings to ensure proper
- diversification is maintained
- Daily surveillance of all positions to identify potential opportunities for tax-loss harvesting

Preserving your fixed income portfolio principal is a responsibility we take seriously.

It demands a dedicated, experienced and knowledgeable team of advisors and specialized technological solutions.

After we implement your fixed income portfolio, we continue our services by proactively retrieving, analyzing and, when appropriate, acting on material information affecting the quality of your bonds.

The quality of your bond portfolio, that is top of mind for us.

And our hope is that brings you peace of mind.