



# 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.

*“Preserving your fixed income portfolio’s 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.”*

## 1 Timely Notification of Maturities/Redemptions 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 municipal bond ratings and the outlook for downgrades
- Receive in-house analysis and research that is bolstered by independent, third-party credit reviews
- 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 Daily Analysis of Bank Ratings

- Incorporate daily bank rating updates into buying parameters
- Obtain quarterly credit watch list of institutions at risk for potential failure