

GASKIN ASSET MANAGEMENT

WHAT YOU CAN EXPECT FROM AN ADVISORY RELATIONSHIP

HOW WE DEVELOP YOUR PLAN & INVESTMENT STRATEGY

PROCESS FOR ONBOARDING AN ADVISORY CLIENT

ADVISORY EXPERIENCE CLIENT

COMMUNICATION PLAN & ENGAGING WITH ADVISORY TEAM



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Gaskin Asset Management exists to serve our clients by helping them preserve and enhance their financial resources through custom-designing, implementing, and reviewing investment strategies uniquely tailored to fit their personal needs and goals. We partner with investors and families on navigating life's financial road.

Gaskin Asset Management, LLC is a boutique, family-owned investment management and consulting business extending over two generations.

Our team is comprised of seven professionals with a variety of educational backgrounds, professional designations and licenses.

Through our relationship with Raymond James, we provide our clients with access to the resources, support and oversight of one of the nation's largest investment management firms, Raymond James, while also maintaining the autonomy to provide unbiased guidance and independent investment management.



WHAT TO EXPECT

4 ASSESSMENT

Where are you coming from and where are you trying to go?

5 CLIENT RELATIONSHIP OFFERINGS

Determine advisory relationship that fits your needs best.

6 TIMELINE & MILESTONES

Outline for onboarding a new advisory client, what steps we take before delivering a proposal, when we discuss specific advisory fees, when we transfer over accounts and when we orient an advisory client to Raymond James and our team.

7 FINANCIAL PLANNING

A summary of what we need from you to develop a meaningful plan and proposal.

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Our communication commitment to advisory clients.

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ASSESSMENT

where are you coming from

We begin an advisory client relationship with an initial assessment of where you are today and what you are seeking from your advisory team. We work with you to formally identify and quantify your short-term objectives and long-term goals. We identify needs, wants and wishes to prioritize your goals. We assess your progress to date against those goals and objectives.

It is our desire to show you what you currently own, what you are paying, where you might be exposed to unnecessary risk and how we believe that we can improve on your current financial plan and investing strategy. An assessment of current holdings and saving behaviors against shared goals can help an investor understand where they stand today.



**WHERE ARE YOU TRYING TO GO
WHEN DO YOU NEED TO GET THERE**

CLIENT RELATIONSHIP OFFERINGS

meeting you where you are



FOUNDATIONS

This is an advisory relationship often reserved for young investors eager to build the foundational groundwork for financial independence in the future and seeking a professional partnership. This relationship involves planning conversations, financial education, establishing new investment accounts, strategies and savings habits.

BUILDER

Individuals and families who are on the path to building their financial freedom. This would include those who are saving and investing for retirement, investing for a child's education, a second home, a future small business or anything which requires financial planning. Wealth accumulation for the future is typically the primary investment goal.

ACCREDITED

Individuals and families who have attained an investable net worth in excess of one million dollars. These investors may have a need for more complex financial planning to include stock options, tax management, estate strategies. Additionally, more complex and potentially higher risk investment strategies may be appropriate for these investors.

SUSTAINER

For our clients actively enjoying retirement, the financial sustainability of their current lifestyle is a priority. While no longer receiving a monthly income from active full-time work or employment, it is critical for these individuals and families to grow and preserve investment assets for sustained retirement lifestyle income and long-term expense management.

SELF DIRECTED

Today's investors have access to a wide variety of self-service platforms. Rather than manage their investments entirely alone, some self-directed investors value the access to our team for assistance as they manage their investment strategy and plan for their financial future. Oftentimes, these investors may choose to gradually convert a portion of their self-directed investments to strategies where our team can provide direct management or oversight.

TIMELINE & MILESTONES

What you can expect & when

Discovery

Complimentary initial meeting for the Gaskin team to listen to what is important to you and to learn the values that shape your decision making process.

Identify areas of focus that present opportunities and pose challenges. Introduce how we work with our clients.

Plan & Proposal

Team members present investment strategy in accordance with investor financial plan. Discuss applicable advisory fee arrangement.

Roughly 30 days or less from initial meeting

Orientation

Review first statements, set up online access and familiarize with additional resources available through Gaskin Asset Management and Raymond James.

60 days from initial meeting

Collect & Analyze

Collect important financial planning data, documents and statements for analysis. Determine risk tolerance, income need and time horizon. Determine key areas where our team can add value.

2-4 weeks

Initiate Strategy

Establish new accounts and begin transfer of outside accounts as applicable. Implement investment solutions. Confirm client engagement level, communication type and frequency.

2-4 weeks to complete

Board of Directors

Connect with other family advisers to integrate tax*, investment and legal strategies into comprehensive financial plan.

Ongoing

**Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.*



FINANCIAL

what we need from you

PLANNING

HOUSEHOLD // Describe your household and the individuals who depend on you.

- Are you and/or your spouse/partner currently working?
- Children? Grandchildren? What are their ages and interests?

GOALS // Describe detailed goals that require financial support. For example: Paying off a mortgage before retirement, buying a second home at the beach, sending children to an in-state college, or designing a plan for achieving financial freedom (some might call this retirement) by age 62.

CASH FLOW // Describe your current and future cash flow to include both income and estimated expenses. Supporting documents also include: First 2 pages of 1040 tax return, pay stubs and estimated or current social security benefits.

NET WORTH // Provide details for the important financial assets or liabilities that will impact your ability to achieve your goals. This includes (but is not limited to) real estate, business assets, financial assets (taxable and retirement accounts), personal assets and any outstanding liabilities (student loans, auto, real estate and personal credit card debts).

RISK // Describe any risk management strategies such as insurance policies currently in force. Share any potential obstacles that could impact your financial picture; for example, adverse health news, family concerns or income/business risk. Please share the status of any estate planning documents (wills, powers of attorney, or trusts); type and date completed. Complete Riskalyze online investment volatility risk assessment provided by Gaskin Asset Management team and other risk planning profiles as necessary.

WEALTH TRANSFER // Share your ultimate goals for your assets beyond your personal use to include charitable plans, wills, trusts and other estate planning strategies. We engage actively with our clients and their other advisors to ensure that their financial plans reflect their values and wishes for wealth transfer.

WHAT YOU RECEIVE FROM US

A glance at your new financial strategy

FINANCIAL AWARENESS // A net worth summary and cash flow statement to clearly describe where you are today with asset accumulation, debt structure, spending and saving. A risk tolerance assessment to gauge your tolerance for investment risk and an assessment of current financial asset risk exposure.

INVESTMENT SUMMARY & RESTRICTIONS // An investment plan dictated by risk tolerance, time horizon and income need. This is a guiding document for how we work with you to manage your investments to help you meet your goals.

LIVING FINANCIAL PLAN // Once an investor becomes an advisory client, they receive dynamic financial plan changing and adapting as your needs evolve. The plan will illustrate areas where you are making strong headway towards your goals and may expand upon areas that offer room for improvement.

INVESTMENT MANAGEMENT // Strategic and tactical investment program utilizing both passive and active strategies. Portfolio management works to minimize risk while taking advantage of opportunities in various financial markets.

RISK MANAGEMENT // Our planning and investment management processes seek to take active steps to remediate the risks we can quantify now while building flexibility to allow for adjustments in the future for those risks which are currently uncertain or unknowable.



COMMUNICATION PLAN

effective communication is crucial in any relationship

QUARTERLY // Clients receive a market and economic update newsletter written by Managing Principal and Senior Financial Advisor, Robert J. Gaskin, CIMA®. Performance Summary Reports available and shared 2-4 times per year depending on market and economic situation. Detailed capital gains and income reports provided by Raymond James annually with availability of interim reports as needed. We seek to actively engage with your tax planning professional as needed.

ANNUAL // Review household living financial plan (net worth, cash flow and investment portfolio projections) to ensure confidence where we are today with asset accumulation, debt structure, spending and saving. Address financial updates and adjust strategy as needed for year ahead.

ONE TO THREE YEARS // While the ultimate goal of an investment plan may be investment income and growth, its success will be influenced by investment risk tolerance and time horizon. We evaluate both of these important factors with you routinely but make a special point to reevaluate your risk profile using financial tools annually (if needed) but at least every three years.

ONGOING // Investment account reviewed routinely. Strategic and tactical investment program utilizing both passive and active strategies. Portfolio management works to minimize risk while taking advantage of opportunities in various financial markets.

UNLIMITED // Available for calls and meetings as often as necessary. We manage our team, our calendar, our time and our discretionary strategies so that we are available to communicate and serve our clients on a routine daily basis while working to anticipate issues and opportunities that may arise for them.

DIGITAL // www.GaskinAsset.com website is available with market updates and articles of interest. Gaskin Asset Management embraces technology to make our team, your investment accounts and financial plan more accessible. We encourage our clients to engage with our team using technology.





ENGAGE WITH utilizing technology OUR TEAM

We seek to make our team, your investment accounts and financial plan more accessible. To the right are the various tools and applications that we endeavor to implement with our clients to help them stay informed and most engaged with our team. Here is a brief summary of how we are using some of these tools.



We utilize e-mail for newsletters and market updates, day-to-day administrative concerns, quick questions and updates. We are also able to set up a secure portal to send and receive personal client financial data.



We highly recommend the Raymond James client access website and Apple/Android application. Clients are able to view their accounts in great detail; holdings, performance, asset allocation, etc. Clients are also able to deposit checks or transfer funds in accounts with those capabilities.



For clients with an e-mail address on file, we are able to use DocuSign as an efficient way to sign new account forms.



The phone is effective, but we do like to see our clients smiling faces when we are able. Zoom is an engaging way to conduct client meetings allowing us to share our screen with client performance reports and financial plans.

DATA GATHERING

Keeping our team of advisors and client financial plans up to date can be onerous. By utilizing Client Access, account aggregation technology frequently updates outside retirement and investment accounts. The document Vault through Client Access allows our advisory staff and clients to share client financial data and reports back and forth on a secure platform.



Riskalyze is a risk a tool for measuring portfolio risk and an investor's appetite for volatility. This technology is helpful for identifying a target asset allocation for managed accounts.



Everplans is an information gathering platform to help you create a plan that contains everything your loved ones will need if something happens to you..

We're ready when you are.



Securities offered through Raymond James Financial Services, Inc. member FINRA/SIPC Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. Gaskin Asset Management is not a registered broker/dealer and is independent of Raymond James Financial Services.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation.

An introduction to Everplans by Raymond James does not constitute an endorsement. Raymond James is independent of Everplans.

Riskalyze is an independent third party service provider and is not affiliated with Raymond James.

Any opinions are those of Gaskin Asset Management and not necessarily those of Raymond James. Opinions are subject to change at any time without notice. Content provided herein is for informational purposes only and should not be used or construed as investment advice or a recommendation regarding the purchase or sale of any security outside of a managed account. This should not be considered forward looking, and does not guarantee the future performance of any investment.

Consider Specific Investment Needs: This Fact Sheet is not intended to be a client-specific suitability analysis or recommendation. Do not use this as the sole basis for investment decisions. Do not select an investment strategy based on performance alone. Consider all relevant information, including your existing portfolio, investment objectives, risk tolerance, liquidity needs and investment time horizon. Raymond James investment advisory programs may require a minimum asset level and, depending on your specific investment objectives and financial position, may not be suitable for you.

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part II as well as the client agreement.



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