

# 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.*