



Date Prepared:

Portfolio Number:

Client Name(s):

# PORTFOLIO ADVISORY SERVICES

## GOAL PLAN - Discretionary

Congratulations on choosing a personalized plan that is tailored to meet your financial goals. Whether your life goals include buying a home, saving for your children’s education or planning for retirement, our aim is to use our expertise in partnering with you, to achieve them.

Let us recap the steps you just took to start your journey. You have established:

Where you are financially, right now; Where you want to be in the future; and  
 What you have committed to do in order to reach your goals.

This goal plan is the investment policy statement, referred to in the portfolio advisory services schedule that you signed (the terms of that schedule are incorporated herein), and is effective as of \_\_\_\_\_.

The following information outlines the terms of your goal plan, based on the goals you have identified:

MY GOALS	MY INITIAL INVESTMENT	TIMELINE FOR GOAL ACHIEVEMENT	PERIODIC CONTRIBUTION	PROJECTED RETURN	TARGET AMOUNT	MY INVESTMENT STRATEGY	JMMB SOLUTION	CURRENT ASSET ALLOCATION

### TARGET ASSET ALLOCATION BASED ON YOUR JMMB SOLUTION

ASSET CLASS	GOAL ALLOCATION	INITIAL INVESTMENT ALLOCATION AMOUNT	ALLOWABLE VARIANCE IN GOAL ALLOCATION
Cash			
Bonds			
Equity/Stocks			
Other Assets			
Total			

**Projected Return**

In the management of your Portfolio, JMMB may provide you with expected returns on your Portfolio, These are merely projections and JMMB does not guarantees any margin of return. The client will have no claim against JMMB should the actual returns differ from the projections made.

**Review & Rebalancing  
GOAL GUIDELINES**

The **JMMB solution**, and its product and asset allocation, will be reviewed periodically (at least annually) by JMMB. However, you may make an appointment with your relationship officer at any time, to review your portfolio.

As a result of varying periodic returns earned, or any loss in value, on the investments in the different asset classes, it is expected that your actual asset allocation will change from the target asset allocation (above), from time to time. If that occurs, then your portfolio will be rebalanced to meet the target asset allocation, under the following procedures:

JMMB will use your periodic cash contributions to, or encashments from, the portfolio to realign the current weightings closer to the target asset allocation for the portfolio;  
JMMB will review the portfolio periodically, to determine any variance from the target asset allocation and, if any asset class exceeds the allowable variance (see above), the portfolio will be rebalanced.  
JMMB may undertake rebalancing at any time.

**Your Commitment**

In your best interest, it is important to remain committed to this plan, in order to achieve your goals.

As such, you commit to keep your JMMB portfolio invested for the entire timeline for your goal achievement. In the event that you break this commitment, you will be liable for encashment penalty charges on investment fees and management fees. You commit to investing a minimum of 0.00 US\$/Monthly toward your goals, as doing otherwise will impact the performance of your portfolio.

**JMMB will manage your portfolio in accordance with this goal plan (and any changes that may be made to it), to the best of its ability. However, you acknowledge and agree that the investments in your portfolio will involve some degree of risk, as mentioned in the portfolio advisory services schedule, and that their values may go up or down. This document provides only general information, and nothing contained in it constitutes a guarantee by JMMB. Though these projections are based on JMMB’s expertise in the field, returns are not certain and the information herein is based on current data and market conditions. As market conditions change and additional information becomes available, this document is subject to change.**

Client Name : \_\_\_\_\_ Signature: \_\_\_\_\_

Client Name : \_\_\_\_\_ Signature: \_\_\_\_\_

Signed in the presence of:

Portfolio Manager Name: \_\_\_\_\_

Portfolio Manager Signature: \_\_\_\_\_

Approved by:

Authorized Signatory Name: \_\_\_\_\_

Authorized Signatory Signature: \_\_\_\_\_