Hi Amy!

Thank you for the follow up. We know it’s an important decision and the caliber of the candidates is strong! This gives me an opportunity to make a few follow-up observations as I’ve been thinking about JA since our interview. I’m going to ask that you please share my thoughts below with the board!

First off, we know that there is a tremendous amount of respect from JA towards Charles Schwab and Beacon Pointe (and vice-versa!). Roots go back many years. We also understand this is not an exclusive partnership as other organizations support JA in the same capacity we do.

The above statement implies that no matter what your decision is, our support….our partnership….our relationship will continue as JA’s mission statement is very much part of our values.

**Now to business**…ha-ha. The board carries the responsibility of Stewardship of Wealth for JA’s assets in the same capacity that Schwab and Beacon Pointe are Fiduciaries for our clients. These are extremely critical and challenging times to navigate through. Many events globally can impact the economy and the stock market in a short period of time. This is a critical decision because now more than ever, finding the ideal advisor that will help you be the most efficient and effective in navigating through this, will play a huge impact on the bottom line for JA’s assets long term. We are living in an environment of high volatility, high inflation, possible recession, war etc. Careful navigation, portfolio management and thoughtful decisions are absolutely critical.

Putting the strong partnership and community work aside for a minute, I’m going to challenge the Board to look at this exclusively from a “business” perspective. Here’s a summary of points we discussed in our interview, but important to summarize as you make your decision.

1. It’s absolutely critical that you **don’t** end up in an “all mutual fund” portfolio, or “all ETF” portfolio. The ideal portfolio should have a combination of Individual stocks/Individual bonds with some ETF’ and some mutual funds. Access to Private Equity is also extremely important in this climate. Last, if you hear product positioning as part of the strategy,  like annuities, loads, structured products…….run away! Beacon Pointe outlined how the portfolio will be truly customized, transparent….also tactically managed with a stellar historical track record.
2. Comprehensive Wealth Management above and beyond portfolio management will be important as well: Execution of the Investment Policy Statement. Should we be selected, Wealth management services including retirement planning will be available to members of the JA organization through both Schwab and Beacon Pointe, should they want it.
3. Should we be selected, you’d be hiring 2 firms in Schwab and Beacon Pointe. No other proposal will bring 2 giants in our industry to leverage the resources of both, under one fee structure. This is huge.
4. This would also give me an opportunity to share the JA story in my PV/Scottsdale community and increase exposure to JA via events and partnership with Beacon Pointe.
5. WAI (Women Advisory Institute): Beacon Pointe is one of the few firms that takes an initiative to empower women investors. Initiatives and mission statements like this, should matter when you think about the Advisor handling JA’s assets. Check out the link: [Women's Advisory Institute - Beacon Pointe Advisors](https://beaconpointe.com/womens-advisory-institute/)
6. IF you hire us….do it for our tremendous value proposition naturally. As did the Boys & Girls club of Laguna Beach, or Villa Montessori (my kids school). However, there is an incentive we are matching on the street, of $10k….as I mentioned to Amy. Should we be selected, I’ll make sure the account receives this bonus credit, which occurs 45 days after the Schwab account is funded.

Thank you for the opportunity!

**Roy Chavez, CFP® AAMS ®**

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