



What Great Service Means in Wealth Management
Boutique service ethic delivers personal attention

Maybe we're crazy, but we think investors who entrust their financial futures to an investment advisor should expect a higher level of service than they would encounter at a car dealership, retail shop or restaurant. We're sorry to see client service becoming something of a lost art in the financial world, and here's what we're doing about it.

The idea of "great service" is contextual. At a fast food drive-thru it may mean getting exactly what you ordered, a quick smile, and correct change. At a top end spa, the standard is much higher – wine and soothing music while you relax between treatments in a plush robe. But somehow the standard for service in the wealth management field has slid to a discouraging level where, for many advisors, even returning phone calls is seen as an accomplishment.

No excuse for poor service

Why is the service ethic so mediocre in the financial field? Maybe advisors believe that delivering sophisticated investment advice is enough. Or maybe the typical advisor is simply more comfortable with graphs and numbers than with the people side of the business. In some cases it may be the organization or compensation plan, not the advisor, that's at fault – in larger firms, managerial pressure to meet sales targets for new business may make it impossible (or less lucrative) to properly serve existing clients.

Whatever the reason, too many investors who turn over a significant portion of their net worth to an investment advisor are treated to little more attention than quarterly reports. That's not our approach. At Osbon Capital, we take a boutique approach to service, the same kind of personal, proactive attention one would expect at a high end entrepreneurial retail shop that relies on repeat business and referrals.

Thinking like a boutique

Think of your favorite small shop, the place you return to time after time, not just for quality products, but because you are treated so well that you look forward to your next visit. We think investors should have that same kind of positive feeling about their financial advisors – trust, mutual respect, and connection.

As an index boutique, we advocate and strive to deliver service that is:

Personal: Great service is not just one-on-one, it's customized for the individual needs and expectations of the client. In wealth management that means in-depth discussions about family, business, assets, goals, expectations, and passions. It



means service that is not formulaic, but tailored to the client. Some of our clients want more information and attention; others prefer less. We strive to meet those expectations.

Personal service means flexibility to handle special requests and unusual circumstances without missing a beat. Most important, it means direct, candid contact between the client and the wealth management professional, not relayed or filtered through a client service representative or salesperson.

Proactive: Boutique style service certainly means being responsive – returning phone calls, answering questions, and following up on everything. But it also means *anticipating* questions, watching markets, business conditions, and portfolios to spot issues before they become problems, and knowing the individual expectations of clients so well that answers are ready before questions are asked.

Built-in: Boutique service is never an accident. It's intentional and systemic. It means little things like knowing the personal and family interests of clients, but also big things, like taking on only as many clients as can be treated to a high level of attention and service. It means creating a business model that includes frequent client touch points, and carefully screening for and avoiding potential conflicts of interest (such as commissions), or disclosing them to our clients. It means an operation where the standard response can be: "Yes, we can do that."

The OCM Advantage

Osbon Capital Management is an index boutique. As firm believers in market efficiency, we use index ETFs to reap asset class returns within diversified portfolios. We focus on asset allocation, risk management, the selection of cost-effective ETFs and exceptional client service.

The quality of service delivered cannot rely simply on the effort and personality of the advisor – client care and attention to detail must be hardwired into the processes, policies and structure of the business. We've built best service practices into every aspect of Osbon Capital; it's just how we prefer to operate the business.



O S B O N
CAPITAL MANAGEMENT

Osbon Capital Management, LLC
225 Franklin Street, 26th Floor
Boston, MA 02110
617-217-2772
www.osboncapital.com

This newsletter contains general information that is not suitable for everyone and should not be construed as personalized investment advice. Past performance is no guarantee of future results. There is no guarantee that the views and opinions expressed in this newsletter will come to pass. Investing in the stock market involves gains and losses and may not be suitable for all investors. Information presented herein is subject to change without notice and should not be considered as a solicitation to buy or sell any security.

Osbon Capital Management, LLC ("Osbon") is an SEC registered investment adviser with its principal place of business in the Commonwealth of Massachusetts. Osbon and its representatives are in compliance with the current notice filing requirements imposed upon registered investment advisers by those states in which Osbon maintains clients. Osbon may only transact business in those states in which it is notice filed, or qualifies for an exemption or exclusion from notice filing requirements. This newsletter is limited to the dissemination of general information pertaining to its investment advisory services. Any subsequent, direct communication by Osbon with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of Osbon, please contact Osbon or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov).

For additional information about Osbon, including fees and services, send for our disclosure statement as set forth on Form ADV using the contact information herein. Please read the disclosure statement carefully before you invest or send money.