

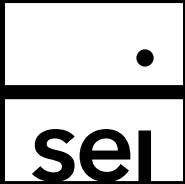
# The case for VITAL client conversations.



Your time is well spent managing your client relationships. Our time is well spent helping you manage uncertainty, construct portfolios that connect your clients to a purpose, and ultimately help power more confident decisions.

We believe the five themes presented, which we call VITAL, will be the focus of many client conversations throughout the year. Here are some conversation starters to use with clients.

	Volatility	Income	Tax management	Adaptability	Low cost
<b>INVESTOR CONCERNS</b>	Staying invested plays a significant role in helping investors achieve their goals. And because volatility impacts all asset classes, diversification may be the antidote.	Reaching for yield can be perilous, which is why discipline is key to minimizing undue risks when building an income-oriented portfolio.	It's not about what you earn, but what you keep. Taxes can be an underappreciated and tangible source of alpha, and with the right approach, tax drag can be managed.	We have more information than ever available to us. But too much information can lead us to make behavior-driven decisions. A financial advisor can help keep investor emotions in check.	It's been said that two things are certain—and we believe both of them can be effectively managed: taxes and fees.
<b>THREE QUESTIONS TO ASK</b>	<ol style="list-style-type: none"> <li>1. How has prolonged market volatility changed your perception of risk?</li> <li>2. What are the two to three biggest concerns you have today that could impact your long-term goals?</li> <li>3. It's easy to overreact to short-term news and market movements. How has volatility affected your emotions?</li> </ol>	<ol style="list-style-type: none"> <li>1. Can you think of any life-changing events that have impacted your income needs?</li> <li>2. How has the uncertainty within fixed-income markets changed your need or perception of income?</li> <li>3. Have any income needs shifted as you approach, enter, or move through retirement?</li> </ol>	<ol style="list-style-type: none"> <li>1. Have any lifestyle changes occurred that have impacted your tax status?</li> <li>2. Are you incorporating any tax-managed strategies to help protect against future tax rate increases?</li> <li>3. Can we evaluate last year's returns to uncover additional tax savings?</li> </ol>	<ol style="list-style-type: none"> <li>1. Are you finding it difficult to remain committed to the long-term financial plan we developed together?</li> <li>2. What two to three things are keeping you up at night?</li> <li>3. How has market volatility influenced your emotions and your conversations with loved ones?</li> </ol>	<ol style="list-style-type: none"> <li>1. How important are manager fees in your decision-making?</li> <li>2. What are two to three things you consider when evaluating an investment solution?</li> <li>3. Do you find value in active management?</li> </ol>



1 Freedom Valley Drive  
Oaks, PA 19456  
610-676-1000

[seic.com](https://seic.com)



## Discover SEI

We deliver technology and investment solutions that connect the financial services industry. With capabilities across investment processing, operations, and asset management, we work with corporations, financial institutions and professions, and ultra-high-net-worth families to solve problems, manage change, and help protect assets—for growth today and in the future.

For more information, contact us at 888-734-2679 or visit [seic.com/advisors](https://seic.com/advisors).

Information provided by Independent Advisor Solutions by SEI, a strategic business unit of SEI Investments Company (SEI).

Neither SEI® nor its subsidiaries provide tax advice. Please note that (i) any discussion of U.S. tax matters contained in this communication cannot be used by you for the purpose of avoiding tax penalties; (ii) this communication was written to support the promotion or marketing of the matters addressed herein; and (iii) you should seek advice based on your particular circumstances from an independent tax advisor.

Investment services provided by SEI Investments Management Corporation, a wholly owned subsidiary of SEI.

Investing involves risk, including possible loss of principal. Diversification may not protect against market risk.