

# The Build Capital Framework

A disciplined process for organizing capital around objectives, risk, liquidity, taxes, and long-term stewardship.

## A repeatable process

<p><b>01</b> <b>Define</b></p> <p>Clarify objectives, time horizon, risk tolerance, cash-flow needs, liquidity, tax considerations, and family priorities.</p>	<p><b>02</b> <b>Design</b></p> <p>Build a portfolio architecture and implementation plan aligned with the purpose of each account and the client's broader financial life.</p>	<p><b>03</b> <b>Reinforce</b></p> <p>Evaluate concentration, volatility, income durability, sequence risk, and planning gaps before they become urgent.</p>	<p><b>04</b> <b>Refine</b></p> <p>Adjust as markets, tax rules, family needs, liquidity events, and personal priorities evolve over time.</p>
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## Core areas of oversight

<p><b>Portfolio governance</b></p> <p>Allocation discipline, security selection, rebalancing, diversification, and ongoing monitoring.</p>	<p><b>Retirement transition</b></p> <p>Income planning, withdrawal sequencing, cash reserves, and transition from accumulation to distribution.</p>
<p><b>Risk management</b></p> <p>Portfolio volatility, concentration, liquidity needs, protection gaps, and resilience across market cycles.</p>	<p><b>Professional coordination</b></p> <p>Coordination with CPAs, attorneys, and other professionals when tax, estate, or legal issues require specialized guidance.</p>

## Guiding principle

Process matters more than prediction. The objective is not to forecast every market move, but to build a structure that can be reviewed, reinforced, and refined with discipline.

Build Capital is designed for clients who value clarity, disciplined oversight, and long-term alignment over reactive decision-making.

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