

Risk Management Review

A focused review of the risks that can affect portfolio durability, retirement confidence, liquidity, and long-term capital stewardship.

Risk areas reviewed

Portfolio risk Allocation, volatility, drawdown exposure, concentration, correlation, rebalancing discipline, and downside sensitivity.	Liquidity risk Cash reserves, near-term spending needs, forced-sale risk, account access, and major upcoming obligations.
Retirement risk Sequence of returns, withdrawal stress, inflation, longevity, income gaps, and the timing of major financial decisions.	Planning risk Beneficiary coordination, insurance coverage considerations, estate-document awareness, and areas that may require CPA or attorney review.

What the review produces

Risk map A clear view of where risk is intentional, where it is accidental, and where the structure may be more fragile than expected.	Priority list A practical list of the most important risks to address first, based on impact, urgency, and complexity.
Coordination points Items that may need to be reviewed with tax, legal, insurance, or other qualified professionals.	Ongoing oversight A framework for monitoring risk as markets, cash needs, family circumstances, and objectives evolve.

Purpose

The purpose is not to eliminate risk. The purpose is to identify, understand, and intentionally manage the risks that can affect long-term financial outcomes.

Appropriate for clients who want a second opinion on whether their current portfolio and planning structure are resilient enough for the next phase of life.

Important Disclosure: Investment advisory services are offered through EXOS Wealth Strategies, a Registered Investment Adviser. Build Capital is a client-facing brand used by Steve Castro and is not separately registered as an investment adviser. Build Capital and EXOS Wealth Strategies are unaffiliated entities. This material is for informational purposes only and should not be construed as personalized investment, tax, legal, accounting, or estate-planning advice. Investing involves risk, including possible loss of principal. Additional information is available in the firm's Form ADV and Form CRS.