

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 that the five themes below, which we call VITAL, will be the focus of many client conversations throughout the year.

	Volatility	Income	Tax management	Adaptability	Low cost
INVESTOR CONCERNS	Volatility has made investors more risk averse. Consider talking with them about solutions that help manage uncertainty.	Some investors have experienced events that have impacted their income needs, such as caring for aging parents. Explore solutions that help provide sufficient income while maintaining discipline.	It's not about what you earn, but what you keep. Explore a range of tax-managed strategies and solutions designed to optimize after-tax return and demonstrate how tax drag can be managed all year long.	Today, choice is more important than ever. Investors crave personalization and customized solutions that meet their needs, regardless of where they are in the wealth cycle.	Many investors are seeking low-cost solutions, driven by the inundation of choices that exist today. But low cost shouldn't mean sacrificing compelling investment solutions.
THREE QUESTIONS TO ASK	<ol style="list-style-type: none"> 1. How has prolonged market volatility changed your perception of risk? 2. What are the two to three biggest concerns you have today that could impact your long-term goals? 3. It's easy to overreact to short-term news and market movements. How has volatility affected your emotions? 	<ol style="list-style-type: none"> 1. Can you think of any lifechanging events that have impacted your income needs? 2. How has the uncertainty within fixed-income markets changed your need or perception of income? 3. Have any income needs shifted as you approach, enter, or move through retirement? 	<ol style="list-style-type: none"> 1. Have any lifestyle changes occurred that have impacted your tax status? 2. Are you incorporating any tax-managed strategies to help protect against future tax rate increases? 3. Can we evaluate last year's returns to uncover additional tax savings? 	<ol style="list-style-type: none"> 1. Are you finding it difficult to remain committed to the longterm financial plan we developed together? 2. What two to three things are keeping you up at night? 3. How has market volatility influenced your emotions and your conversations with loved ones? 	<ol style="list-style-type: none"> 1. What are two to three things you consider when evaluating an investment solution? 2. How important are manager fees in your decision-making? 3. Do you find value in active management?



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

[sei.com](https://www.sei.com)



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