

Investment Policy Committee Report

1. Our team is working on publishing updated Trading and Error policies so that they are well documented and easy for you to review!
2. Our team is working on launching a bond trading program to make it easy for advisors to choose between fixed income funds and individual bond holdings. *There will be a minimum account size required to utilize this program.*
3. *Reminder* - The merger of Core and Core w/ DFA will begin on December 1, 2023.
4. *Reminder* - As of January 1, 2024, the option to have dividends reinvested at Schwab will no longer be available. Our practice of checking cash balances daily will capture these dividends and allocate them into the chosen model.

Growth Award

Cynthia Meyer, owner of Real Life Planning, is our winner for October! Cynthia had the highest \$ net new assets, month over month. Congrats, Cynthia!

Important Dates

- **Office Closed - Veterans Day**
Friday, November 10th
- **Year-End Processing Deadline**
Tuesday, November 28th
- **Early Office Closure: 2 PM MST**
November 20th-22nd
- **Office Closed - Thanksgiving Break**
November 23rd-24th