Ashram Capital

Investing with Prudence & Patience

Client Onboarding Guide

Your journey from first conversation to portfolio implementation

A simple guide to what to expect as you become an Ashram Capital client.

We begin by listening. Your goals, time horizon, liquidity needs, and comfort with risk help us determine whether Ashram is a suitable fit and how an advisory relationship could work.

A clear, deliberate process

Discover your priorities. Understand your financial profile. Identify a portfolio approach. Coordinate accounts and authorizations. Begin implementation and ongoing review.

Questions along the way?

info@ashramcapital.com
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The Onboarding Journey

Five stages, from our first conversation to portfolio implementation.

01 Discover

An initial one-to-one discussion to understand your goals and priorities.

02 Profile

You submit your financial profile. We review relevant accounts and existing holdings.

03 Plan

We evaluate fit and identify a suitable portfolio strategy and account structure.

04 Transition

Accounts are opened or linked at Schwab; transfers are coordinated when needed. Ashram initiates account authorizations for your approval.

05 Authorize & Implement

You review the advisory agreement, disclosures, and required authorizations. Options permissions are requested only if applicable. Implementation begins after the required approvals.

Timing varies with paperwork, account type, transfer complexity, and custodian processing.

Detailed Process Steps

What typically happens after our first conversation.

01 Initial discussion

We discuss goals, investing style, and whether Ashram may be a fit.

02 Financial profile

You provide your financial profile and relevant account information through the agreed secure process.

03 Evaluation & portfolio approach

Ashram reviews suitability, risk profile, time horizon, and current holdings, then identifies an approach and account structure.

04 Schwab accounts & transfers

Accounts are opened or linked, and transfer paperwork is completed if assets are moving.

05 Authorizations & client approval

Ashram requests Limited Power of Attorney (LPOA) so it can manage each account. You review and approve the required authorizations.

06 Options approval, if applicable

Where part of the strategy, Ashram may request an options level; the custodian may require your approval.

Not every account requires every step. The sequence may vary with account type and transfer complexity.

Documents, Transfers & Approvals

What you may provide and what Ashram coordinates.

What you may provide

Financial profile / intake information
Existing account statements
Transfer paperwork, if assets are moving
Account-opening documents
Approval of LPOA and other required authorizations
Options approval, if applicable

What Ashram coordinates

Initial portfolio review and evaluation
Identification of account structure and approach
Guidance on opening or linking Schwab accounts
Initiation of LPOA requests
Options-level requests when appropriate
Coordination with the custodian throughout onboarding

Important notes

Transfers are completed by the custodian and may take time. Authorizations are completed account by account. Please do not send account credentials or sensitive financial documents by ordinary email.

Approximate Timeline

A general view of how onboarding often unfolds.

01 ## Week 1: Intro & Profile

Initial discussion and submission of your financial profile.

02 ## Weeks 1-2: Evaluation & Planning

Suitability review and identification of a portfolio approach.

03 ## Weeks 2-4: Transfers & Authorizations

The Schwab transfer process begins if needed. LPOA approvals are completed, with options requests submitted when applicable.

04 ## After approvals: Implementation

Portfolio implementation and ongoing management begin.

Actual timing may be faster or slower depending on account type, transfer complexity, and custodian processing. These are indicative stages, not a guaranteed schedule.

What Happens After Onboarding

Disciplined implementation and an ongoing advisory relationship.

01 Implementation

The portfolio is implemented in line with the identified strategy. Trades and account activity are coordinated through the custodian.

02 Ongoing relationship

Periodic reviews and portfolio discussions; communication about account actions and updates; monitoring of portfolio positioning over time.

03 Questions along the way

Clients are welcome to reach out during onboarding and afterward. Ashram will clarify paperwork and the next steps needed.

Contact Ashram Capital

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This guide describes the general process. Advisory services are provided under a written agreement after an individual suitability review. Investing involves risk, including possible loss of principal. The advisory agreement and Form ADV brochures contain full details about services, fees, conflicts, and risks.