

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Advisory Notice Regarding Fixed Income Portfolio Restructuring

Dear [Client Name],

Based on our recent review of your investment holdings and current market conditions, we are recommending a formal restructuring of your fixed income portfolio. This adjustment is intended to better align your assets with your long-term financial objectives and the prevailing interest rate environment.

Proposed Portfolio Adjustments:

- **Duration Management:** We propose adjusting the weighted average maturity of your holdings to mitigate interest rate risk.
- **Credit Quality Enhancement:** We recommend reallocating funds toward [Investment Grade / High Yield / Government] securities to optimize your risk-adjusted returns.
- **Sector Reallocation:** We suggest shifting exposure between Treasuries, Municipal Bonds, and Corporate Debt to capture yield spreads.
- **Liquidity Optimization:** Re-laddering bond maturities to ensure consistent cash flow and reinvestment opportunities.

Rationale for Restructuring:

[Insert brief analysis of market trends, inflation outlook, or changes in client risk profile].

Next Steps:

Attached to this letter is a detailed breakdown of the proposed buy/sell transactions. Please review the documentation and provide your authorization by [Date]. If you have any questions regarding these recommendations, we are available for a consultation at your earliest convenience.

Sincerely,

[Advisor Name]

[Title]

[Firm Name]