

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Advisory Regarding Your Investment Portfolio Restructuring**

Dear [Client Name],

As part of our ongoing commitment to your financial goals, we have recently conducted a comprehensive review of your investment portfolio. Based on current market conditions and our most recent discussions regarding your risk tolerance, we are recommending a strategic restructuring of your holdings.

**Objective of Restructuring:**

- To realign your asset allocation with your long-term financial objectives.
- To mitigate exposure to [Specific Market Sector/Risk Type].
- To capitalize on emerging opportunities in [Specific Sector or Asset Class].
- To improve overall tax efficiency within your taxable accounts.

**Summary of Proposed Changes:**

[Insert brief summary of key sales and purchases here, e.g., "We propose reducing high-yield fixed income exposure by 10% and increasing international equity weightings."]

We have attached a detailed Portfolio Rebalancing Report which outlines the specific trades, the rationale behind each adjustment, and the projected impact on your portfolio's risk-return profile.

Please review the attached documents. We would like to schedule a brief call or meeting on [Date/Time] to discuss these recommendations in detail and obtain your formal authorization to proceed.

Should you have any immediate questions, please do not hesitate to contact our office.

Sincerely,

[Advisor Name]

[Title]

[Firm Name]