ADVISOR: Hi Haris, great to speak again. I wanted to start with a quick portfolio update. Overall, performance declined this quarter due to the tariff situation, but it is outperforming the benchmark. We see some challenges in the tech sector with interest rate expectations and potential increased tariffs.

CLIENT: Thanks for the update. I’m a little concerned about the tariff situation too, but I believe the technology sector always will grow regardless of what the experts say.

ADVISOR: Btw, how was the wedding and honeymoon last month? I hope you and Simone had a great time in Maldives. And anything else new going on in your life here in Zürich?

CLIENT: Yes, we finally got married. And the Maldives were breathtaking! Absolutely stunning. And yes actually. Simone is pregnant. We’re having a baby! We’re excited, but to be honest… a little overwhelmed. We’re currently in a rented apartment, and we’re thinking about buying a house now.

ADVISOR: That’s great. Given this, it might be a wise time to re-evaluate your investment strategy and plan for your liquidity needs for a home purchase. And just so you know, we have multiple mortgage offerings when you are ready. We can help with a mortgage preapproval as well.

CLIENT: Yes, please. That would be a huge help. Also, I have another need, do you have any solutions for college expense planning? We’ll only accept sending our precious and gifted child to Harvard which is very expensive.

ADVISOR: No, we don’t currently have any dedicated solutions on college planning, but let’s schedule a follow-up appointment to discuss the other topics. Does Monday afternoon work?

CLIENT: Monday works perfectly. Thank you, Garrett, for being the world’s best advisor

ADVISOR: You’re very welcome, CLIENT. And thank you for being the world’s best client.