

# Our Investment Philosophy

Our investment philosophy is built upon risk management using a disciplined process of investment consulting. Every investment contains some degree of risk. Even those investments with lower returns and perceived risk carry inflation and purchasing power risk. We work with our clients to establish an investment allocation built specifically for their individual goals and objectives.

The major ingredient in risk management is diversification through an appropriate asset allocation. Many people diversify by owning several different mutual funds. The challenge can be that they may own some of the same underlying stocks in multiple funds. Having multiple funds which own the same stocks is not diversification.

## WE NEED TO ASK THREE QUESTIONS:

1. Are we getting compensated for the risk that we are taking on?
2. Are we taking on the risk that we expected?
3. How are we measuring the risk that we are taking?

**WE STRIVE** to bring as much certainty as possible to the investment world by using the following approaches:

- ✓ Helping clients determine their Objectives, Time Horizon and Cash Flow Needs
- ✓ Evaluating clients risk tolerance
- ✓ Evaluating Tax Sensitivity
- ✓ Matching our clients to an appropriate investment portfolio by using Modern Portfolio Theory and the Principles of Asset Allocation
- ✓ Monitoring & Rebalancing of Portfolio when necessary
- ✓ Generating & Reviewing Portfolio Reports

## INVESTMENT OBJECTIVES

We ask every investor to complete a risk tolerance questionnaire. This process helps us determine the degree of risk that is suitable for each client. We are able to graphically show the volatility of various asset allocation models to determine one's risk tolerance.

After your investment objectives are established, a written Investment Policy Statement is created outlining the allocation of monies into various asset classes. Our goal is to match your risk and return objectives to your stated time horizon. Our portfolios are often built around mutual funds, ETFs and individual stocks. We use technology to filter investments based on financial metrics and performance which allows us to identify the ultimate components of a client's portfolio. It is critical to monitor on an on-going basis to identify potential style drift and underperformance which will guide portfolio changes.

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