LEADING THE WAY TO FINANCIAL FREEDOM

WEALTH MANAGEMENT SERVICES

Wealth Management Services

Once we decide to take on a client, we bring to bear the full scope of our services through a formal interview and planning process. We collaborate with your other trusted advisors (cpa, attorneys, etc.) to customize a plan that helps you achieve all your goals with the least amount of risk and in the most tax efficient manner. Our core Wealth Management Services are outlined below.

Core Wealth Management Services

- Portolio management
- Financial planning
- Estate planning and gifting
- Risk management/insurance
- Education planning

Portfolio Management

It's been said that "offense wins games, but defense wins championships." Many investors don't realize that when a portfolio goes down 25% in value, it actually needs to go up by 33% from that point to get back to even. This mathematical fact makes it crucial to have a process in place to protect portfolios when the stocks misbehave. The current low interest rate environment only exacerbated the problem by forcing investors to take on more risk than historically due to the fact that safe investments do not produce enough income to keep pace with the rising cost of goods and services, especially healthcare costs. During our combined 50+ years of industry experience, we have found that most money managers instruct their clients to "stay put" or "ride it out" when dramatic declines occur. Though markets tend to eventually recover, we believe that one of the main reasons a client hires a financial advisor is to "actively" manage their portfolio and to "do something" to protect your nest egg if the stock market flashes warning signs. For portfolios managed on a discretionary basis as fiduciaries with over 50% exposure to stocks, we built a "Stock Market Seatbelt"(™). This technically driven hedging strategy, if elected, can help to minimize dramatic declines and even accelerate the recovery process when markets head back up. We offer an array of tax efficient, low cost portfolios ranging from Conservative to Ultra Aggressive.

The seven guiding principals behind our portfolio management are as follows:

1. As Fiduciaries, our clients best interest must come before our own
2. Clients that hire us expect full transparency and "active" management
3. Clients who take stock market level risk, expect stock market like performance
4. The US Stock Market is uber efficient whereas International Markets are less so
5. Momentum is a key driver to outperformance in today's fast paced markets
6. Asset Allocation and Diversification enhances returns and reduces risk over the long term
7. Fees and taxes matter

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