



What Do We Do?

Steps That We Take With a New Client:

One of the first and most important steps we initially take with clients is separating their assets into those they want to preserve for short term needs and those that they are willing to subject to more volatility for potential growth and longer term goals. Here is a general guideline that we use with clients in helping them decide how to allocate their investments:

- **Preservation** – money that they may need in 1 to 5 years
- **Balance** – money that they may need in 5 to 10 years
- **Appreciation** – money that they may not need for 10+ years

What Do We Not Do:

- We are not market timers.
- We do not claim to be able to predict the direction of the markets and the economy.

The market and the economy are both events well beyond our control. We prefer to control what we can by taking a longer term, buy and hold approach with a portfolio within your risk tolerance levels. We believe that the world's economies will grow and prosper over time, but we do not have the answers as to when or how that will happen.

Once we have discussed your objectives and how much day to day volatility you are comfortable with, we will make specific recommendations, on a fee or commission basis. These recommendations are based on the following:




Three Main Beliefs:

1. **Faith** – we believe that you have to have faith in the future. Investing will never be without its ups and downs. If you do not have some belief that the economy will be better in the future and that world economies will grow and prosper over time, you should not invest in the stock markets.
2. **Patience** – we are exposed to so much information and so many opinions on a constant basis (via newspapers, magazines, television, email, websites, etc.) that it is very difficult not to overreact to the events of the day. If you have a well diversified portfolio, there are very few reasons or times that you should change it.
3. **Discipline** – having the discipline to believe in your portfolio and not be driven to react by events beyond your control.

Three Practices for Your Portfolio:

1. **Asset Allocation** – we focus on your allocations among different types of investments as opposed to trying to time the markets or select what will be the “top performing investment” at any given time.
2. **Disciplined Diversification** – our goal is to help you diversify your portfolio so that you do not have a disproportionate amount in any one investment.
3. **Ongoing Reviews** – in an effort to keep you informed of your results, we provide the following ongoing reports.
 - Monthly Electronic Performance Report – delivered via email
 - Quarterly Written Performance Report – delivered via mail
 - Annual Performance Report and Review – in person review to rebalance the portfolio if necessary.

What Is Your Objective?

	Plan For Today	Prepare For Tomorrow	Invest For Your Dreams
	 To help protect your assets during declines.	 To help you build your assets over time.	 To help you shape your future.
Seeks to provide	Stability	Growth and income	Growth
Anticipated use	Emergencies and unexpected expenses	Future needs and goals	Aspirational goals
Volatility	Lower	Moderate	Higher
Time horizon	Near term - 1 to 5 Years	Medium to long term - 5 to 10 Years	Long term - 10 Years+
Growth potential	Lower	Moderate	Higher

It's important to keep in mind that diversification does not eliminate the risk of investing; losses are possible in a diversified portfolio. Like other investments, Preservation investments can lose value.