
Navigating Your Financial Journey

Travel with a guide you can trust to help you reach your financial destination



Most people think financial planning is about money.

It's not.

It's about you.

It's about you and what's important to you.

It's about your goals, hopes, and dreams, and living the life you want to live.

Our role is to help you manage your wealth in a manner that supports what's important to you.

This is the way financial planning should work, and with our help, it's the way it can work for you.

We can help simplify your financial life so you can spend more time on your quality of life and the things that matter most to you.

"Advice and financial planning with the focus on YOU!"

Accumulating wealth throughout your life takes persistence and focus. It's a journey, and reaching your destination can mean a better life and security for you and your loved ones. To set and steer a course, you may need help from a guide you can trust.

Confidence about your investments requires being clear about your goals and comfortable with the advice you get for reaching them. That comfort comes from the trust we work hard to earn, starting with our first meeting.

CREATING AND STICKING WITH A PLAN

From understanding your goals and circumstances to creating and monitoring your portfolio, we provide a thorough six-step investment process. We work with you, helping you manage your investments at every life stage.

Our six-step investment process is a disciplined means for helping you navigate changing markets. It is used to plan, implement and monitor your investment strategy. You can think of the process as a way to get your bearings, take your first steps, and keep your goals in sight. The process is backed by research that is designed to help ensure your portfolio adapts to changing market conditions, with the goal of keeping you on course.

DEVELOPING YOUR STRATEGY

To create an investment strategy that seeks to keep you on course in a variety of market conditions, we need to understand your circumstances and what you want to accomplish. We work with you to answer a number of key questions.

- ▲ What are your goals, including retirement, providing for loved ones, major purchases, or anything else important to you?
- ▲ Do you need access to your capital in a few decades, a few years or sooner?
- ▲ What is your appetite for risk? (Which types of investments would be best for you?)





CHOOSING YOUR ROUTE

You might believe that the key to successful investing is buying a diverse group of securities and holding them for years, but over the past decade—and for long stretches of the past century—that approach alone hasn't been effective. When markets are volatile, we believe it is particularly important to avoid deep losses in your portfolio.

We have access to a variety of asset allocation approaches that address varying market conditions. They range from aggressively seeking to capture market returns to minimizing risk regardless of market direction. By combining approaches, and aligning them with your goals, we strive to help your portfolio perform optimally to reduce the impact of market volatility.

The investments we recommend are based on research by a variety of established industry professionals. Their strategies are regularly monitored to assure they're sound, and that they appropriately reflect those professionals' investment philosophies. These strategists range from large institutions like J.P. Morgan and BlackRock to smaller specialists like Litman Gregory and New Frontier. Together they provide a broad range of approaches that we can choose from to address your investment objectives. We may also decide to round out your portfolio with manager strategies that invest in single asset classes, such as large cap value equities or laddered bonds. As your life circumstances change, we can alter the mix of these approaches to reflect them.



Your financial journey is not a sprint. It spans years, even decades. And we're committed to supporting you ▲

CONSIDERING THE CLIMATE

We talk about our view and get your opinion of the current market and economic environment, and your outlook for future years. Along with your circumstances and financial goals, we use this information to make a recommendation for how you should allocate your assets. Again, our main goal is for you to be clear and confident about where your money is put to work. We keep you informed of changes in the economy and the markets and discuss where we see the opportunities that you may be able to take advantage in the current environments.

OVERCOMING OBSTACLES

On your financial journey, you'll face many obstacles and challenges. One of them is the sheer volume of information that can bombard you. It's challenging to decide who to listen to, especially when those offering advice aren't familiar with your circumstances and goals. Your money is too important—and there is a seemingly endless pool of financial products—to invest without a solid long-term plan. The strategy you receive is created in a manner to help enable you to avoid distractions, and we monitor your progress and can provide regular guidance to help ensure you stay on track.

Market volatility is another big challenge for most investors. Historically, financial markets have moved through long-term cycles marked by broad gains and declines. When markets are gaining, making progress toward your goal is easier. But how do you respond when markets are declining? We can help. We're with you, seeking to keep you on course for your destination regardless of how the market ebbs and flows.

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Perhaps the biggest obstacle between you and your financial goals may surprise you—it's your emotions. Given information overload and market volatility, there may be times when you lose confidence—when you'll want to change direction or even give up. Research shows that investing based on emotional responses causes many investors to make ill-timed decisions, with costly results.¹ We help you counter your emotions by meeting with you to provide perspective about your long-term goals and helping you be disciplined about achieving them.

¹See *Quantitative Analysis of Investor Behavior 2014* by Dalbar, Inc. This study found that, for the period of 1994-2013, the average equity investor saw average annual returns of 5.02% while the Standard & Poors 500 Index saw returns of 9.22%.

STAYING THE COURSE

An important part of our job is keeping you informed. We regularly review the performance of your portfolio, and explain any recommendations we have for making adjustments. We keep in touch about your circumstances and use what we learn to keep your investments on course for your destination.

We also make available a body of information about investment strategists, industry research and other data to give you background on our efforts. We're always happy to discuss that information or any other input you gather, to help you learn and be comfortable about your investments.

CHOOSING A GOOD NAVIGATOR

We specialize in working with individuals to achieve long-term results and make a difference in their lives. We help you create and navigate a disciplined path to your goal, earning your trust by making sure you're clear about your progress. We strive to help you feel confident and calm about that, however economic environments change.



Helping You Make Your Dreams Come True

You could think of your investment journey as similar to that of a homeowner embarking on a journey to build or remodel a dream home. In either endeavor, you want to make sure that the entire team you engage is committed to achieving your vision.

At the beginning of your project, you sketch out your ideas on paper. You know the features you want, like how many rooms and how much storage. But you likely don't have the expertise to create detailed construction plans that maximize your dreams and fit your budget.

DETAILED BLUEPRINTS

To build a great house you need excellent blueprints. That's why you hire an architect. Your architect first listens carefully to your ideas, then uses your vision and their expertise to draw up plans for your approval. The architect also oversees construction from start to finish, making sure your plans are followed correctly.

Your financial advisor is like an architect who develops the plans for your dream home and oversees its construction.

TOP NOTCH CONSTRUCTION

You are naturally concerned about the quality of your home's construction. You want to work with a highly skilled and effective general contractor to get the job done well.

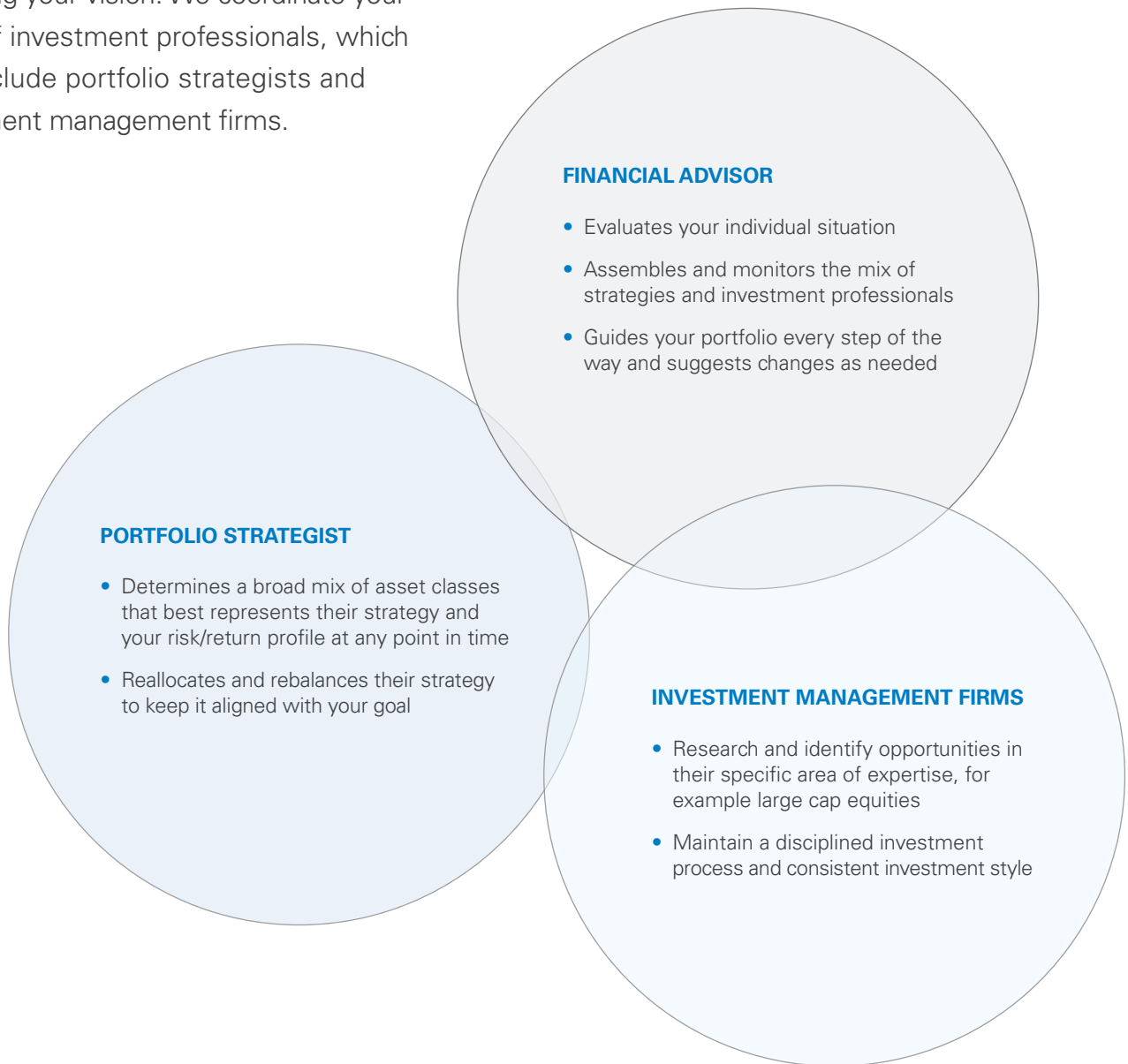
Each portfolio strategist you and your advisor select is like a general contractor who orchestrates the investment mix in their strategy.

Your architect may also recommend that you hire subcontractors who are experts in one specific aspect of homebuilding.

Investment management firms are like specialist subcontractors.

Your Dedicated Team of Financial Professionals ▲

As an investor, you want to make sure the entire team you engage is committed to achieving your vision. We coordinate your team of investment professionals, which may include portfolio strategists and investment management firms.



A trusted advisor supports your financial journey—one that lasts for the rest of your life. Helping you feel secure about your future is at the heart of what we do. We'd appreciate the opportunity to start earning your trust.



Talk to us about how we can help
you navigate your financial journey
with confidence ▲

"When you are my client, you are a member of my family".

~ Mike F. Moss



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