



Investment Management Overview

Nothing is guaranteed in the investment world. However, we believe if you rely on a disciplined process then you may increase your chances of achieving the results you want. Our investment philosophy emphasizes one main theme: asset allocation. This philosophy is delivered in four basic principles.

- Asset allocation - The decision between Stock, Bonds, and Cash
- Portfolio Structure - The decisions on the type of stocks or the types of bonds for portfolios (sub asset classes)
- Research – Utilize a disciplined due diligence process that focuses on quantitative and qualitative research
- Ongoing Monitoring – Account rebalance and continuous due diligence

Investment Advisory Services

We seek to recommend investment strategies or products that will give you a diversified portfolio consistent with your investment objective and risk profile. We do this by analyzing various products, investment strategies, and money management firms to which we provide access. That analysis includes a review of the structure, cost, and investment performance history of each program. We may use mutual funds, Exchange Traded Funds, common and preferred stocks (exchange listed and over-the-counter), fixed income investments such as bonds, commercial paper or certificates of deposit, to construct client portfolios

Neither diversification nor asset allocation guarantee against loss, they are methods used to manage risk. Investments will fluctuate and may be worth more or less than originally invested

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