

Our Financial Advisor Value Proposition

We put our clients interest first, investing our client's money in the same investments we invest our personal money. Performance is monitored and verified by an independent party.

If you answer NO to any of the following questions, it is likely a good financial advisor can add value.

- Do you feel you have the proper investment training?
(Asset allocation, security selection, portfolio implementation and portfolio management)
- Do you have the proper investment tools?
(Market forecast, fundamental, technical, valuation, psychology and cycles & seasonality)
- Will you make the time to keep up with the complex and changing investment environment?
- Are you putting in enough time to design, manage and monitor your portfolios?
- Are you measuring your portfolios performance each year against its benchmark?
The average investor lagged the S&P 500's 11.1% return by 7.4% per year from 1993 to 2013 due to poor timing decisions particularly during down markets. (DALBAR research)
- Do you sell at market tops when everyone else is buying and buy at market bottoms?

If an advisor can improve your portfolio performance annually over time by at least the management fee than the portfolio is performing now, the advisor adds value.

Wealth Building Plan Development and Support

- Identify goals and risk tolerance, income, spending, saving and debt service.
- Investment portfolio allocation and analysis, investment and income projections.
- Value comes from applying discipline to the unpredictable, chaotic and complex financial world. A Wealth Plan is a written long-term investment plan to guide you to meet your retirement goals. It provides peace of mind to your family, defines goals, monitors progress and drives adjustments.
- Plans make you less likely to overreact to market volatility and increase one's confidence and effectiveness in managing income, spending, saving, debt and investing.
- Our plans have measured goals with investment and income projections along with portfolio allocation & analysis. The plans are reviewed annually.
- Benchmark comparison of your progress to goals compared to others in your situation.

Investor Education

- Focused Growth Investor Newsletter
An educated investor increases one's confidence and effectiveness in investing.
- Guidance through the Transition into retirement, retirement income and complex IRA rules.

Investment Research

- Keeping your strategy current with the complex and changing investment environment.
- Tactical investment strategies can help to control risk.

Professional Portfolio Design and Management

- Market outlook, strategic asset class & sector allocation and mutual fund selection.
- Efficient portfolio management and implementation with timely execution of trades.
- Free annual 401(k) design for portfolio management clients.

Behavior Coach & Fraud Detection

- Behavior coach for disciplined emotional support through bull & bear markets and bubbles.
- Help investors stick to their strategy and avoid low returns from jumping in and out of funds.
- A trusted advisor monitors account activities for fraud, account titles and beneficiaries.

Portfolio Performance Analysis with Quarterly Performance Reports

- Investments, asset allocation, cash movement, management fees and performance.