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Goal-Based Investing

Every good investment strategy starts with a clear understanding of your goals, time horizons, and risk tolerance. Our process allows us to truly assess and understand how you feel about risk and reward - otherwise known as the "what it takes for you to sleep at night" factor.

Every investment strategy should properly align with both your short-term and long-term goals. How well these strategies keep you in-line to your goals is our measure of success.



Prudent Diversification

To help reach your goals and manage risk, it's essential that we diversify strategies in the following ways:

Amongst assets classes (such as equities, fixed income, commodities, etc). Over time, asset classes go in and out of favor while carrying different levels of risk.

Amongst specialty money managers, since no one manager has proven to be the best at everything.

Amongst both active and passive investment solutions.

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Tax Savvy

Understanding how taxes affect your portfolio over the long-term is essential. Managing taxes helps you keep more of your money, while enhancing after-tax returns. When appropriate, we utilize:

Strategies to achieve stronger tax-management.

Asset location strategies.

An integrated tax management coordinator.

Tax-advantaged fixed income (i.e. municipal bonds)



Risk & Reward

In an ever changing world economy, it's important to ensure your investment strategy reflects current market outlooks. We look to manage risk by:

Rebalancing accounts to their target allocation.

Conducting periodic risk assessments. As time moves forward, it's only logical that your goals and needs change. It's our job to ensure that your investment strategy remains in line with those goals, while adjusting your plan and investments as needed.

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Constant Monitoring

There are thousands of investment options available today; sometimes those options are overwhelming (or even confusing).

On a regular basis we both monitor your current investment portfolio as well as constantly researching other investment opportunities. Proactively we'll discuss any recommended changes due to our research or market conditions to stay aligned with your goals.



Lifelong Investment Philosophy

