

### **Listening to Needs and Evaluating the Situation:**

We work closely with clients to understand their objectives, priorities, values, time horizon and risk tolerance which are all vital in reaching a financial life plan. We take into account and review in great detail all financial contributors, including but not limited to; current investment assets, existing employer sponsored plans, liabilities, recent tax returns, cash flows, educational needs, insurance, estate documents and expected inheritances.

### **Developing a Strategy:**

Based upon the foregoing thorough analysis, the client and advisor together agree on the specific allocation for the funds that are being invested. Our comprehensive approach to develop your personalized strategy helps us identify, understand, and create a long term plan that will encompass where you are today and where you want to be in the future. We strongly believe that an open, honest dialogue about your financial expectations and concerns is critical to a successful advisory relationship. The agreed upon allocation is spelled out in a written Investment Policy Statement (IPS) that defines the initial investment strategy, which is signed by both the client and the advisor.

### **Implementation:**

The implementation of all of our financial strategies can be immediate or will unfold overtime. Our plans take into account the overall assets as well as tax strategies. Our investment portfolios are built based upon modern portfolio theory utilizing low-cost passive exchange traded funds (ETFs) and mutual funds that generally track indices.

### **Staying the Course:**

We continually monitor your portfolios to determine if adjustments are necessary based upon life events, goal changes, or any adaptation that may be necessary to ensure your Financial Success. We also maintain your investment strategies by periodically rebalancing your portfolio to sustain the targeted risk level. If market conditions dictate, tactical adjustments may be considered to preserve or enhance wealth accumulation.

### **Personal contact:**

We feel meeting with our clients at least on a semi-annual basis is crucial to staying up to date with the clients' needs and ongoing changes in their lives. Never hesitate to notify our firm of any life changing events or any immediate concerns you may have. We are always here to help and guide you.

