



Our Core Values:

- **Independence:** We do what's best for our clients, without any incentive to use any specific company or product.
- **Alignment:** We manage and invest our families' and our own savings in the exact same way as our clients'.
- **Partnership:** Through life's twists and turns, we will grow together, collaboratively.
- **Commitment:** We are committed to our clients' plans and success, and to the longevity of our service.

Our Focus:

- Tax minimization strategies
- Portfolio Analysis/Construction
- Retirement Cashflow Planning
- Estate Planning
- Insurance

Our Process - Goals based investing

Step 1. Discovery Process

- Listening to your Attitudes toward wealthmanagement
- Discussion about your goals
- Net Worth Statement
- Risk Assessment
- Initial Plan creation
 - Accounts can be opened at this stage with account applications and compliance documentation.

Step 2. Cashflow/Savings Policy

- Cash flow analysis
- Cashflow needs determine asset allocation and asset allocation adheres to Investment Policy Statement.
- Determination: Are you saving enough to reach your goals?

Step 3. Plan Implementation

- How much can you spend in your retirement years?
- Clearly defined financial objectives
- Retirement income strategies
- Personal Income Tax help/preparation

Step 4. Risk Management

- Investment Policy Statement/Investment Analysis/Investment Selection/Pricing
- Risks managed:
 - Longevity Risk
 - Market Risk
 - Inflation Risk
 - Interest Rate Risk

Step 5. Monitor Progress/Adjust/Reallocate

We look forward to partnering with you to achieve your financial success.