



Investment Strategy

Our company strategy for portfolio management is client-oriented. We use three primary rules to evaluate and manage each client's portfolio:

THE PORTFOLIO MAKEUP SHOULD MATCH THE CLIENT

Each client has a different risk tolerance and each client has a different time horizon as to when funds will be needed and how funds will be used. We take this information into consideration to customize individual portfolios.

DIVERSIFICATION REDUCES RISK

The Company utilizes multiple asset classes, investment styles, market capitalizations, sectors, and regions to provide this diversification. Our intention is to buffer the down market in some securities while taking advantage of up markets in other securities.

LOWER COSTS PROVIDE HIGHER GROWTH

The Company uses a buy-and-hold strategy and only rebalances when necessary. We never use mutual funds that charge sales commissions, and we avoid high cost securities that reduce portfolio performance. Because of our fee structure, we have no incentive to trade often or select a security that isn't in the best interest of the client.

Risk of Loss

Investing in securities involves risk of loss, which clients should be prepared to bear. We utilize various strategies to minimize this risk, as mentioned above, but no one can predict what will happen in the future.