

# Our Investment Process

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## CLARIFY OBJECTIVES

**We will help you bring order to your financial life.**

We start by clarifying your time horizon, cash flow needs, goals for your portfolio, and how we can best help you achieve exactly what you desire.

2

## RISK ASSESSMENT

**There's a difference between risk need and risk tolerance.**

A lot of advisors will simply take your risk questionnaire and put you into a model. We take the time to explain how your risk "need" differs from your risk "tolerance" calculated from a risk questionnaire.

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## TAX CONSIDERATIONS

**All accounts are generally taxed differently.**

We will help you plan for the tax differences among your accounts. We call this asset "location." Even 401(k)'s and IRA's that are tax efficient can pose certain tax risks to your plan. We make sure to help you navigate the distribution options in your accounts so that your plan is optimized.

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## NOBEL PRIZE WINNING RESEARCH

**We believe that the markets are efficient and therefore cannot be predicted.**

We believe that market timing is something that will NOT lead to investing success. Thus, it's important to NOT try to beat the market. We choose to use globally diversified portfolios of low-cost investments.

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## BEHAVIORAL COACHING

**The most important determinant of investing success is investor behavior.**

It's well documented that the biggest reason investors under-perform the market is due to their behavior. We consistently coach our clients on how to NOT make these mistakes - insuring the highest chance for success.

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## ONGOING MONITORING

**It's crucial to investing success that we monitor your portfolio as life changes.**

Life is full of changes and transitions. We work closely with you to make sure we are making the best decisions, guiding you toward success. Our main priority is making sure you gain peace of mind and have confidence in your long-term strategy.