GARRISON
FINANCIAL

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The Garrison Financial Difference

The principal factor of long-term investment returns is not investment performance, but investor behavior.

At Garrison Financial we believe that investor behavior is more important than all other factors, combined.

We will never say that the investments we recommend will “outperform” your friend’s investments. We won’t rule it out, but we will not promise and neither should any other advisor. In reality, it has almost no connection to our real value to you, our clients.

We will say that by using our principles, you should end up with a better lifetime return than most.

Understanding that these ideas are two completely separate concepts, and why they are different, is the beginning of understanding what we do.

Our value to you, our clients, is as behavioral investment counselors.

We believe that investor behavior is paramount due to the comparison of the thirty-year average rate of return between the S&P 500 and the average return realized by the investor.

For the 30 years from 1984 through 2014 the comparison completed by DALBAR.

S&P 500	**Average Equity Fund Investor**
11.06%	3.79%

For the 20 years from 1994 through 2014 the comparison completed by DALBAR.

S&P 500	**Average Equity Fund Investor**
9.85%	5.19%

Read more **here.**

Certainly, these figures fluctuate depending on the year intervals researched. However, the fact remains that the typical investor consistently manages to obtain much less than the return of the index. This means that typical investor is often underperforming their own investments! How does someone underperform their own assets?

The simple answer is behavior.

Our comprehensive approach to retirement leaves no stone unturned.

We get to know you through our proprietary alignment process, identifying your dreams, passions, business and personal goals.

Once we have completed this process we design a personalized plan to facilitate the type of retirement you desire.

When it comes to making the most important financial decision of your life, make sure you are working with someone who understands the future you desire.

As part of our comprehensive approach we specialize in social security planning. According to the Economic Policy Institute a 2008 study revealed that, (click **here** to read more):

> *"for the poorest 40 percent of 65-and-older households, Social Security payouts constitute more than four-fifths of total income. Even retirement-age middle- and upper-middle-class households rely heavily on Social Security, with benefits making up nearly two-thirds of middle-class household incomes and more than two-fifths of upper-middle-class household incomes. The highest income group relies less on Social Security, but that is largely due to the fact that almost half of their income comes from earnings, meaning that they are still working."*

If social security accounts for 20 – 40% of your retirement, or more, you need to get it right. Did you know that by enacting the wrong filing strategy you could cost yourself $200,000.00 or more over the course of your lifetime?

This is why we believe in incorporating a social security filing strategy, in order to begin preparing how your assets will be allocated for your retirement. We host more than a dozen educational seminars a year in Arizona and would be happy to meet with you individually to discuss your personal situation. Make sure that you have all your questions answered.

Our Services

- Behavioral Investment Counseling
- Goal Focused Financial Planning
- Investment Selection/ Asset Allocation
- Strategic Maintenance
- Social Security Planning
- Advisory Services (Through United Planners*)
- Retirement annuities include:
  Fixed annuities, Fixed index annuities and Variable annuities
- Personal wealth management services—investment products include:
  Stocks, Bonds, Mutual funds, Exchange Traded Fund (ETFs),
  Limited partnerships, Real Estate Investment Trusts (REITS),
  Oil and gas programs
- Asset management for trusts
- Qualified and non-qualified tax-deferred strategies** — Erisa compliant 401ks and cash balance plans
- 529s and college planning

*Ryan Garrison is a Registered Representative offering Securities and Advisory Services through United Planners Services of America, a limited partnership, member FINRA, SIPC. Garrison Settlements, Arcwood Financial, LLC and United Planners are not affiliated.**Qualified and non-qualified tax-deferred strategies are provided by Arcwood Financial, LLC. Guarantees are subject to the claims-paying ability of the insurance company. Variable annuities are sold by prospectus only. DCA plans do not assure a profit nor protect against loss. Investors should consider their financial ability to continue purchases through periods of low price levels.

Our Principles

1. "Outperformance" is neither a financial goal nor a financial plan.
2. Any type of "Outperformance" is not consistently achievable, and it cannot be understood from past performance. Remember, there is no statistical evidence for the persistence of performance.
3. No advisor can consistently deliver "outperformance". The difference we offer is that we will not mislead you about that fact.
4. All successful investing is goal oriented and planning-driven.
5. All unsuccessful investing is market oriented and performance-driven.
6. You need to have faith to be a good long term investor
7. Patience is not changing your portfolio when your goals have not changed.
8. When discipline fails, the plan fails.
9. Capital markets will often be wild in the short term. However, markets can only be logical in the long run. The market advances permanently even as it occasionally contracts cyclically.
10. No one can know what sectors are going to be hot next, therefore we may often own a number of opposing sets.
11. By dollar cost averaging into diversified portfolios my clients will always be acquiring relatively more shares of the low-price/high-value sector, even as they are buying relatively few shares of the high-price/low-value sector. This is by definition, value investing without having to establish intrinsic value.
12. Rebalancing is not market timing... there is a difference.

In Summary

Since World War II, the U.S. equity market has gone up more than 75% of the time, or roughly every 4 out of 5 years. Alternatively, about once every 5 years the market will go down and may go down 30 – 40%, or more.

"As of March 23rd 2015 The S&P 500 has more than tripled and the Dow Jones Industrial Average is up 177% since their 2009 financial-crisis lows. Read the material **here**.

In 1985 the S&P 500 closed below 160.
Currently, as of January 8th 2016 the market is over 1900.

That is more than 1000% growth in about 30 years.

Remember, no one can make a good investor
out of someone who is fundamentally afraid of the future.

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Affiliations and memberships:

New Jersey Association for Justice
Arizona Trial Lawyers Association
Utah Association for Justice
Maricopa County Bar Association
The American Association for Justice
North Dakota Association for Justice
Pima County Bar Association
Wyoming Trial Lawyers Association
New Mexico Trial Lawyers Association
Idaho Trial Lawyers Association
Michigan Association for Justice
National Structured Settlement Trade Association *(NSSTA)*—Education Committee Board Member—*since 2013*