

Asset Management

This is how we invest based on your strategic plan. The bulk of the accounts I manage fall into either the "Growth & Income" or "Growth" investment objective category. I do have some income-oriented clients but don't take trading or speculative accounts.

The growth portions of both categories have very similar investments for the core holdings. The pure growth may have addition positions that are more aggressive if the opportunities are there. The income portion is focuses on investments that produce regular cash flow.

I should mention here that although I'm using industry-standard investment objectives, they don't mean quite the same thing. In my case, I am managing the investments to approximate the volatility (market risk) experience of those categories but not necessarily the traditional investment allocations. My discipline concentrates positions in what I feel are the most promising sectors of the broad financial markets so we may have much less of some assets than a buy-and-hold account. We might also hold high cash levels if those markets aren't cooperating.

There is some flexibility built into the process because sometimes clients already own 401(k) accounts or insurance products with limited investment choices. In those cases, we find the strongest candidates in the field and build the personal portfolios to compliment them.

Please feel free to read more about management style and markets in the [What's Different](#) section.