

YOUR PERSONAL FINANCIAL KEY

We use a disciplined process where the client is always at the center. That's why we call it your personal financial key—personal because it is customized to your needs, your time frame, and your financial philosophy. Every step in this five-step process is driven by the first step, discovering and defining your individual needs and goals.

Our well-defined approach provides us with valuable strengths:

- An investment philosophy that is soundly conceived to stand the test of time.
- Broad diversification by asset class and style, to manage risk and provide the potential for greater after-tax returns.
- Access to nationally prominent money managers.

We put these capabilities to work for you, in order to help you achieve your personal goals.



1 PRIORITIZE

During our initial meetings, we tend to listen instead of talk. Our goal is to learn about you. We develop a personal profile of your needs and objectives, time horizons, risk tolerance, and philosophies.



2 DEVELOP

Using what we've learned during our consultation, we create a personalized investment policy to help increase your investment returns relative to your risk tolerance. We take time to discuss the policy with you, answer your questions, and assure your confidence moving forward.



3 DIVERSIFY

After agreeing on your investment policy, we implement changes to your current portfolio accordingly, emphasizing diversification.*



5 MAINTAIN

We continually communicate with you and provide a comprehensive reporting package, including account level performance reports. Building an ongoing relationship allows us to be there for you whenever your needs change.



4 MONITOR

We carefully monitor your portfolio to assure that it continues to meet your needs. If the relative value of investments in your portfolio changes enough to become inconsistent with your agreed-upon investment policy, it is rebalanced.