



RGB Perspectives

October 8, 2018

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We conducted our annual meetings on September 29 in Los Angeles and October 6 in San Diego. It was good to see many clients and potential clients at these meetings. The purpose of these meetings is to review our investment philosophy and current business operations. Below are some of the topics that were discussed.

Investment Strategies

All of our investment strategies are developed with the primary focus of avoiding the major declines in the market which can be so detrimental to an individual's financial health. We are excited to share that we have made some adjustments to our investment strategies that we offer. My family and I are invested in each of these strategies and have a vested interest in their success.

- **Flex+ Strategy** – we are excited to introduce a new investment strategy for long-term, growth-oriented investors that is designed to be aligned with the majority of the major moves in the market most of the time. It strives to invest 100% in equities when the market is trending up, be out of the market during negative market cycles and be positioned in a reduced risk profile during less certain times. This strategy has higher day-to-day volatility but will also have more upside potential.
- **Flexible Strategy** – we have upgraded our existing Flexible strategy to include a portion of Flex+. As of October 1st, the Flexible strategy will allocate a 40% portion of the portfolio to Flex+ with the remainder 60% managed under the Conservative strategy.
- **Conservative Strategy** – there are no changes to our conservative strategy. This strategy strives to maintain volatility below that of the market and protect from the major declines in the market.

If you would like to learn more about the new Flex+ Strategy or the upgrades to the Flexible Strategy, please join us for one of our upcoming webinars. Registration is required, so please use one of the links below to sign up.

[Tuesday, October 16 at 7 pm \(Pacific\)](#)

or

[Thursday, October 18 at noon \(Pacific\)](#)

Trusted Contacts:

Elder financial abuse has become a growing problem where individuals in trusted positions (i.e. caregivers, friends, neighbors, etc.) take advantage of elderly persons who may have diminished capacity or health issues. To help mitigate these types of issues, I suggest that you keep your family involved in your finances and up-to-date with your financial goals. If you would like to share contact information of trusted individuals in your life that RGB may contact if we have concerns, please use our [Trusted Contact Form](#) available on our Resources page of our website. These individuals will not be able to transact on your account but would be someone who could provide us guidance in the event of a concern.

I also recommend having your family become familiar with RGB Capital Group. One way to do that is to have them sign up to receive our weekly RGB Perspectives newsletter. They can sign up on our website (<https://www.rgbcapitalgroup.com/resources>).

Other Topics – Other topics discussed included:

- **Fiduciary Status:** I am a fiduciary. Although not all investment professionals are held to a fiduciary standard, I am required by regulation to always act in my client's best interest.
- **My Retirement:** I have no plans to retire. I enjoy what I do and will continue to manage money as long as I can. I am currently 51 years old and hope to continue to manage money for quite some time.
- **Succession Plan:** If I become incapacitated and no longer able to manage our accounts, the assets in your accounts will be liquidated by Ceros and moved to a money market. This will provide you time to make a decision on what you want to do with your account. On a longer-term basis, I am designing a succession plan that would allow RGB Capital Group to exist after I am no longer able to manage our investments. I will keep you informed of my progress.

If you have questions about any of these topics or would like to discuss further, please contact me at your convenience.

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Prepared with data through 10/8/2018