



**MAKE**

The Wild Ride of Mouse McCoy; Bob Simond's Bold New Hollywood Studio; 12 Top Media Innovators

**GROW**

Wealth Management's Digital Frontier; Nine Robo Advisors to Watch; Entertainment's Emerging Markets

**LIVE**

10 Fantastic Fall Weekends; Bill Harlan's Extraordinary New Wine; How Stem Cells Can Help You

**CURATOR**

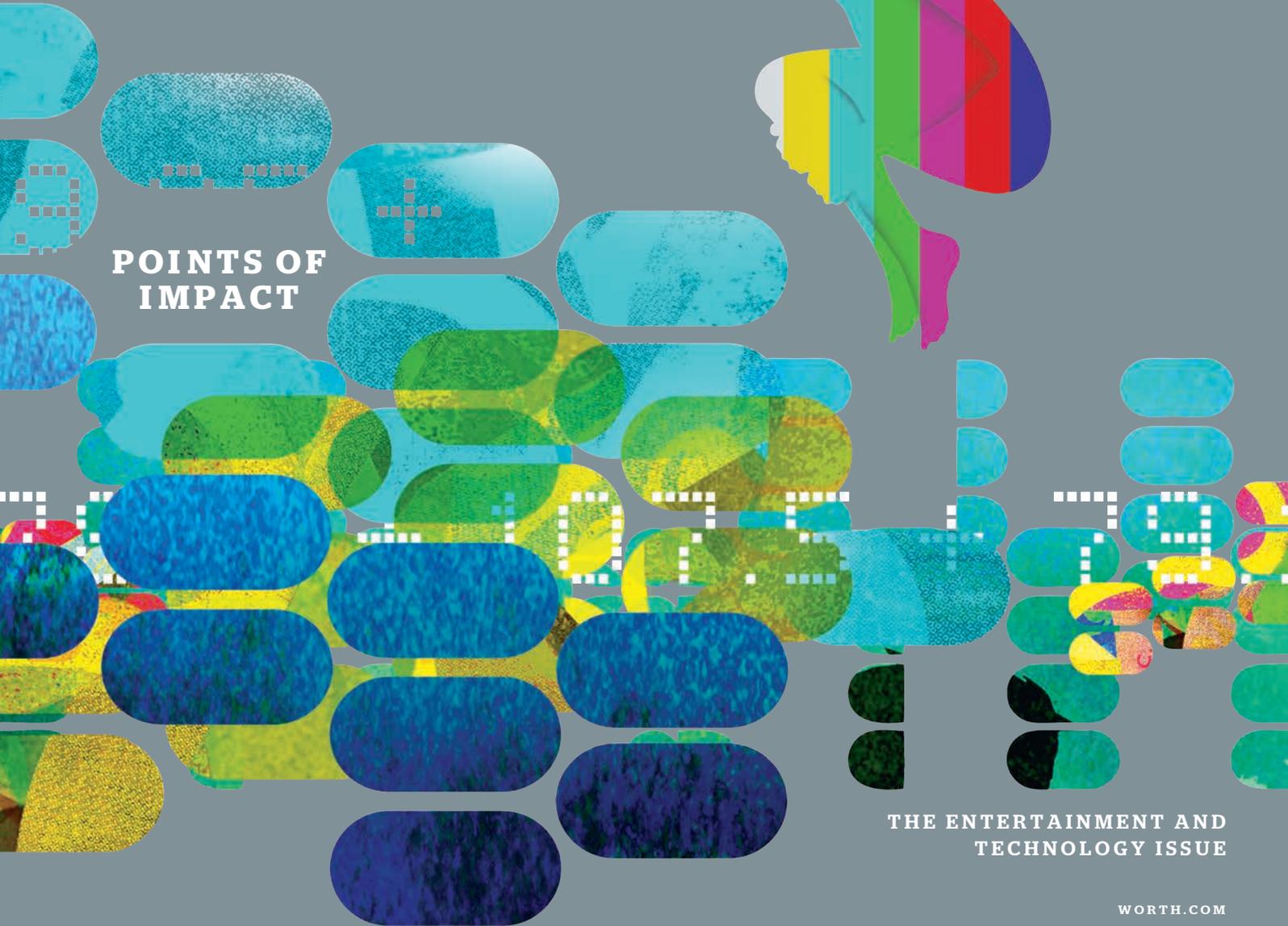
Men's Fall Fashion; Vertu's Breakthrough Phone; Skeleton Watches from Vacheron Constantin and More

# Worth<sup>®</sup>

THE EVOLUTION OF FINANCIAL INTELLIGENCE



**POINTS OF IMPACT**



THE ENTERTAINMENT AND TECHNOLOGY ISSUE

WORTH.COM

# 31

VOLUME 23 | EDITION 04



## Loyola Asset Management

Alvaro Castillo, CIMA®, President; Jaime Domenech, CFA®, Vice President; Arturo Hierro, Vice President; Marcos Segrera, Financial Advisor; Milagros Perez Leal, Vice President, Operations; Gina Ferreira, Sales Assistant

# “What **investment lessons** can be drawn from the game of golf?”

By Alvaro Castillo

**A solid game of golf is possible only when you are ready and able to face all the challenges that occur in each and every round.** Similarly, a solid investment plan is possible only when all the challenging and different economic scenarios can be faced with peace of mind, knowing that your plan is solid enough for whatever the markets bring.

In golf, you need different clubs for different scenarios: namely, a driver to drive the ball a great distance through the air, several irons to drive the ball lesser distances with greater accuracy, pitching wedges to escape from sand traps and other difficult spots and a putter to strike the ball just a few yards or inches over a smooth surface.

You need each and every one of these different clubs, because the alternative—lacking one or more of them—may spell disaster should a certain shot arise and you are unable to execute it with the proper club.

Similarly, successful investing requires that your investment portfolio (your set of golf clubs) has all the components necessary to navigate through the circumstance the markets may throw at you.

Four overlying economic situations prevail:

**01 Times of prosperity:** These are the good times; the stock markets are doing very well, and you have to be invested in them to participate and profit.

**02 Times of crisis:** These are the tough times, when wealth can be destroyed if you are not prepared. Cash is now the best investment.

**03 Times of inflation:** These are times when prices of goods and services go up and, subsequently, purchasing power is falling. Alternative asset

classes, including but not limited to, precious metals may provide additional diversification to an investment portfolio.

**04 Times of deflation:** This is the opposite of the inflation scenario, where prices generally decline. Asset classes that are interest rate-sensitive may provide additional diversification to an investment portfolio.

Investors should consider a balanced portfolio to navigate through good and bad times of an investment cycle. As sure as night follows day, bad times follow good times. Life in the investment arena favors the prepared.

A balanced portfolio may provide the results and the necessary peace of mind to believe in and stay steady on your route to success. Like a solid round of golf, you will enjoy this happy state—the state of harmony. 🏌️

*“In golf, you need different clubs for different scenarios. . . similarly, successful investing requires that your portfolio have all the necessary components.”*

—Alvaro Castillo

#### How to reach **Loyola Asset Management**

We serve a diverse group of domestic and international high net worth and institutional clients. To learn more about our team and our strategy, please contact us at 305.377.1941.

Seated, left to right:  
Arturo Hierro, Alvaro  
Castillo, Jaime Domenech;  
standing, left to right: Gina  
Ferreira, Milagros Perez  
Leal, Marcos Segrera



#### About Loyola Asset Management

Loyola Asset Management serves a diverse group of domestic and international high net worth and institutional clients. The firm prioritizes each client's best interests with an open platform for investment. Through relationships with some of the world's largest, most financially sound institutions, Loyola offers a broad range of services and valuable assets that include a professional staff led by directors with decades of experience, bolstered by solid financial and technical resources. Besides its unwavering commitment to clients, Loyola Asset Management has a commitment to achievement, seeking the greatest return possible, while keeping in mind each client's risk tolerance. An emphasis is placed on staying abreast of international events and developing portfolios that are transparent, liquid, well diversified and cost efficient.

Financial Services Experience  
Castillo, 33 years; Perez Leal, 30 years;  
Hierro, 23 years; Domenech, 16 years;  
Segrera, 3 years

Assets Under Management **\$368 million**

Largest Client Net Worth **\$1 billion**

Primary Custodian for Investor Assets  
Accounts introduced to JP Morgan  
Clearing Corp. for custody by Western  
International Securities

Compensation Method **Fixed fees (planning services); asset-based fees and commissions (investment services)**

Minimum Net Worth Requirement **\$5 million (planning services); \$1 million (in assets, investment services)**

Method of Compensation **Asset-based, hourly and fixed fees (planning services); asset-based fees (investment services)**

Professional Services Provided **Planning, money management and investment advisory services**

Website [www.loyola-asset.com](http://www.loyola-asset.com) | Email [info@loyola-asset.com](mailto:info@loyola-asset.com)



Alvaro Castillo, CIMA®  
*President*

Jaime Domenech, CFA®  
*Vice President*

Arturo Hierro  
*Vice President*

Marcos Segrera  
*Financial Advisor*

Milagros Perez Leal  
*Vice President, Operations*

Gina Ferreira  
*Sales Assistant*

---

**Loyola Asset Management**  
55 Merrick Way, Suite 208  
Coral Gables, FL 33134  
Tel. 305.377.1941

info@loyola-asset.com  
www.loyola-asset.com

REPRINTED FROM  
**Worth**  
THE EVOLUTION OF FINANCIAL INTELLIGENCE

Loyola Asset Management is featured in *Worth*® 2014 Leading Wealth Advisors™, a special section in every edition of *Worth*® magazine. All persons and firms appearing in this section have completed questionnaires, have been vetted by an advisory group following submission by *Worth*®, and thereafter paid the standard fees to *Worth*® to be featured in this section. The information contained herein is for informational purposes, and although the list of advisors presented in this section is drawn from sources believed to be reliable and independently reviewed, the accuracy or completeness of this information is not guaranteed. No person or firm listed in this section should be construed as an endorsement by *Worth*®, and *Worth*® will not be responsible for the performance, acts or omissions of any such advisor. It should not be assumed that the past performance of any advisors featured in this special section will equal or be an indicator of future performance. *Worth*®, a Sandow Media publication, is a financial publisher and does not recommend or endorse investment, legal or tax advisors, investment strategies or particular investments. Those seeking specific investment advice should consider a qualified and licensed investment professional. *Worth*® is a registered trademark of Sandow Media LLC. See "About Us" for additional program details at <http://www.worth.com/index.php/about-worth>.