

PHILOSOPHY



Trusted Advice

A good financial advisor does more than just manage money. They *partner* with you on a plan that meets your life's goals, and includes investments, taxes, insurance, and estate planning.

- **We focus** on purpose. We are goal-focused, NOT product, market, or performance focused.
- **We build** and adhere to a dynamic lifetime strategy for you that is based on your needs and wants.
- **We strive** to be your most valuable professional relationship.
- **We recognize** financial choices can be emotional and we seek to understand how those emotions affect you and your financial decisions.
- **We acknowledge** that financial decision-making, like life itself, is dynamic and your strategies must be updated regularly to adapt.
- **We advise** on all financial topics and will usually know more about you than any other professional that works for you. The more you share with us, the better we can help you. Everything you tell us is held in confidence.
- **Our clients value independence and dignity.** We will organize and present relevant information so that you can contribute to informed decisions with realistic and attainable outcomes. All questions are welcome.

Enough Is Greater Than More

We find too often financial security is sacrificed in pursuit of greater returns.

- We invest for **your specific goals**. Your portfolio is tailored to fit you.
- Building the right portfolio considers **current financial conditions, risk aversion** and the fundamental question of how hard your money should work.
- True financial freedom includes **confidence** that is unconcerned about markets.
- We believe that **behavior** is *the* predominate component in the success of your financial pursuits.

Investment Philosophy

Investing is a marathon, instead of a 100-yard dash.

- Financial management is a **discipline** and a **habit**, measured over long periods of time.
- Successful money managers have **periods of under-performance** relative to their benchmark. So will we.
- We strive to efficiently **manage your tax bill** through tax planning, using efficient, tax-deferred, and tax-free investments.
- We believe that **managing costs** is important to your return, but also that the value of good financial advice is about more than just expenses.
- We recommend investments for you that **we invest in for ourselves** and our family.

Diversification

The return and risk advantages of a diversified portfolio are real, and proven.

- We diversify to get a better **risk-adjusted return**.
- **Diversification says**, "I may not ever have all my eggs in the right basket at the right time, but I'll never have all my eggs in the wrong basket at the wrong time."
- People have accumulated large amounts of wealth by concentrating on one idea, but few have stayed wealthy that way. You can concentrate to accumulate, but you **must diversify** to protect.
- We believe in creating a **balance** between passive and active strategies.
- We diversify among **asset classes** – cash, fixed income, equities, real estate and alternative investments.

Investments in securities do not offer a fixed rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results.



ADVISE



PLAN



MANAGE



PRESERVE

PROSPERITYADVISORS.COM

913-451-4501 10955 Lowell Ave, Suite 900, Overland Park, KS 66210
419-254-2401 22 N Erie St, Toledo, OH 43604
330-576-4554 275 Springside Dr, Suite 270, Akron, OH 44333

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