

BOSTON WEALTH GUIDE



Seated L to R: Donna Mason, Raymond Jacques, CFP®, Michelle Jacques
Standing L to R: Tom Grogan, Tim Grogan, John Morgan, Kevin Norwood, CFP®, Ken Allen, David Roy, Ray Jacques, Sr.

Raymond Jacques' first mentor was his dad. A Korean War veteran, he inspired a love for country, God, and a life-long respect for veterans. Jacques and his wife Michelle's philanthropic efforts pay tribute to these values. Both support the USA Hockey Foundation, The Joey Fund to Benefit Cystic Fibrosis Research, and other worthwhile charities.

NEW ENGLAND SCHOONER INC.

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New Strategies Provide Financial Peace of Mind for Retirement

Everything I need to know about investing I learned in hockey. That could well be the title of a book written by Raymond Jacques CFP®, a former player and hockey analyst for Eddie Andelman's "The New Sports Huddle" radio show.

Jacques left a career in hockey in 1986 and entered the financial services industry. Ten years later, in 1996, he founded New England Schooner Inc., drawing heavily on what he had learned from his former prep-school, university and professional coaches and other mentors, including his #1 fan, his dad. From modest beginnings, the Registered Investment Advisory (RIA) grew to serve individual and institutional investors. The staff includes 12 individually registered reps for broker/dealer Royal Alliance, Inc., 4 CFP's, and three Series 24-licensed advisors. Overseeing \$500 million in assets, it is recognized consistently among the top independent financial advisors in the U.S.

“Like the action on the ice, the investment marketplace is fast-paced and unpredictable,” explains Jacques. “When your team has a 2-on-1 play, you’ve got to make a decision on the fly. Pass or shoot the puck? In the investment world, opportunities, risks and the regulatory environment is in constant flux. Investors must adopt new strategies.”

Minimize Risk, Plan for Periods of Adversity

According to Jacques, platitudes such as “stay the course” and “buy and hold” are no longer a viable retirement investing strategy.

Instead, savvy investors, especially retirees and those nearing retirement, want a balance of wealth building and wealth preservation.

“Our clients are not as focused on growth as they are on protection,” says Jacques, who rarely loses a client even in market downturns. “Our philosophy is to strive for fair growth in up years, while minimizing the effect of the Wall Street roller coaster in bad years. In other words – we’re not always looking for the hat trick.”

Those big downturns in the market in 2000-2003 and 2008-2009 created a major shift in how investors look at their advisors. “They ask questions and demand ethical advisors, not salespeople with quotas to meet or specific products to push. They seek financial advisors who genuinely care for them and will be a trustworthy sounding board,” says Jacques. “That’s why we’ve always worked as an independent firm.”

Jacques' greatest coaches, Woody Haskins and Shawn Walsh, also taught him the importance of working smart. “Making the effort to develop a well-thought-out, plan, that covers all the bases – portfolios with a proper mix of non-correlated assets, tax-efficient withdrawal plans, diversified streams of income for the post-retirement phase, and insurance products that help protect assets – is working smart,” says Jacques. “It helps reduce the likelihood of outliving your assets and avoids panic decision-making based on the latest headlines. ‘Time’ is more important than ‘timing.’”

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