

Results Matter

Choose to invest with care and confidence

About Wealth Management Strategies

Wealth Management Strategies, is a firm believer in pro-active money management. We strive to find the best active managers in the business. Our ultimate goal is to help you succeed by assisting you with the growth of your investments, create income for the rest of your life as well as leave money to those you love. Most firms can only handle only stock market based or fixed annuities or insurance.

We believe that active fee based money management can be combined with fixed insurance products that offer guaranteed income for life as well as legacy planning. Some of the new types of insurance programs can actually be a conservative alternative to CD's and especially bonds. In this low interest rate environment it is imperative to review all the safe alternatives available today. We believe you can have sleep at night programs combined with proven results from fee-based active money managers.

Most of our clients are in or near retirement. While growth is a definite priority for our clients, creating an income they cannot outlive along with leaving a legacy are also important to many of our clients. Our mission is to find the right combination of investments that will meet your individual and your goals for your family, friends and charities.

To help us achieve this goal, we work hard to find some of the best tactical (active) money managers available today. We are constantly analyzing the world of available active managers. Our commitment is to be on the side of our clients NOT any one particular money manager. If we see that a system is not up to par with it's peers, we will replace that strategy with a new manager. That's right we will FIRE a manager that is underperforming. Our mission is to build long-term client relationships based on trust, integrity and high expectations.

Solid Track Record

Wealth Management Strategies has been in business for over 20 years, during which we have gained experience with many different types of market environments. Our objective is to achieve favorable long-term results for our clients.



Investing with Confidence with Wealth Management Strategies

WMS Income Strategies: (Several to choose from)

WMS Growth Strategies (Conservative to Moderate Growth)

What is Active Money Management?

We do not believe in buy and hold, nor do we favor asset allocation. At Wealth Management Strategies, our active money management methodology uses a combination of both strategic and tactical approaches. First we use managers that make the strategic decision whether or not to be in the stock market. Once they are in the stock market, they use Various Proactive Strategies to allocate our clients' capital to those areas they believe have the most potential. During extended down periods some of our managers go into short term treasuries or money market for safety. Other managers have the ability to utilize profunds bear strategy and will actually make money during extended down periods. We monitor our managers constantly and adjust our models based on the economic conditions and world events that may occur. We offer various money management mixes for our clients depending on expectations and risk tolerance.

"The market does not think or feel. It is what it is, which is why believe in our Pro-Active Multi Money Managers.

Winning by Not Losing

Wealth Management Strategies tactical investment philosophy is founded on a "**Safety-First**" approach. We monitor market risk and proactively manage money based on this risk. When risk is elevated, safety is our top priority and our investment strategies use systematic, rule based proven disciplines to avoid major declines. Some clients want a portion of their money outside of market risk completely. That is why we also work with numerous programs that can insure an income for life "no matter what happens in the stock market". We know that leaving a legacy is important to many of our clients. That is why we help you review your current plans and make sure we maximize what you leave at the lowest possible cost.

Comprehensive Approach to Investing

We believe the key to successful portfolio management is maximizing return while managing risk. At WMS we endeavor to capitalize on investment opportunities across the spectrum of available vehicles while maintaining an appropriate level of risk for each client. We believe we lower risk both by utilizing a broad palette of managers & other plans aiming to avoid large systemic losses. We manage our clients' assets in taxable accounts, (no load, no surrender, low fee variable annuities), IRAs and other qualified accounts. We make use of equity mutual funds, fixed income vehicles, mutual funds, and exchange traded funds (ETFs).

Disclosure. WM Strategies & Insurance Services Corp. (Abbreviated as (WMS) IAR under RIA R-Decker & Associates 26945 Cabot Rd. Laguna Hills, CA 92653 (949) 528-0191 uses multiple sub advisors for the purpose of determining the purchase and sale of securities for the WMS Portfolios which range from Conservative to Moderate Growth. The performance information will be provided for any of our separately managed accounts before any investment will be made. Performance can vary depending on where you custody your assets. We work with Foliofn as well as Jefferson National life. (JNL). JNL currently offers close to 400 choices inside their low fee no surrender variable annuity. Net Performance will include a from 2.2% down to 1.5%. Actual fees may vary based on, among other factors, account size and custodial relationship. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. Historical performance results for market indices and/or categories, generally do not reflect the deduction of transaction and/or custodial charges Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark. PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE RESULTS. ALL INVESTMENT STRATEGIES OFFERED INVOLVERISK THAT COULD RESULT IN A LOSS OF PRINCIPAL.