



Investment Philosophy

We believe...

- Your interests come first. As fee-only advisors and fiduciaries we provide full transparency on all fees associated with your investments and financial advisory services. We do not receive commissions or outside fees of any kind. Our only income is from the fees you pay us directly.
- Financial and investment services should be accessible to anyone interested in guidance in planning, finances, and investing. We have no minimum dollar amount for investing.
- The most important part of building a portfolio is through understanding your goals, objectives, risk tolerance and time horizons. Once the direction and path are set, we seek the best take-home returns possible to match your needs and risk tolerance.
- Risk and return are related. Truly successful investing is not about chasing the highest return in any one year. It is about taking a strategic and disciplined approach leading to more consistent outcomes and avoiding the all too typical mistakes that erode wealth.

We offer both “active” and “passive” strategies to our clients in partnership with successful asset management organizations. This combines our financial advisory expertise with high quality, low overhead investment management. Both strategies offer portfolio rebalancing and tax efficiency management to stay on top of market fluctuations.

Our “passive” strategy aims to deliver the highest expected risk-adjusted returns. We offer diversified portfolios using low-cost index tracking Exchange Traded Funds (ETFs).

Our “active” strategy follows a risk-managed, asset allocation approach using world-class investment managers to provide top-rated mutual funds, ETFs and other investment options for our portfolio offerings. Our asset management partners scour market research to make incremental adjustments among the investment offerings. We work together to provide you the best possible risk/reward trade-off that will have a lasting impact over time.

We begin with the end in mind.