

Choosing a Trusted Advisor

Overview: Following are 11 principles we've adopted to help us serve as a trusted advisor.

Act in the best interest of the client

We provide advice and recommendations that are in the client's best interest. Period. Not because we are legally obligated to (although we are). Not because it works well as a business model (it does). Simply because it is right. Our remaining goals are selected to achieve this first and foremost guiding principle.

Follow a fiduciary duty standard of care

Pursuant to the Investment Advisors Act of 1940, we follow a fiduciary duty standard of care. This is the highest legal duty of care for a client's welfare, and one we gladly accept — in contrast to the less-stringent "suitability standard."

Deliver attentive, individualized service

We provide a high level of personal attention. We make a point of getting to know each client and of learning what is important to him or her. Developing personalized insight is key to providing appropriate advice and service.

Build customized, integrated investment plans

We develop investment plans that are integrated into each client's unique strategy; personal situation; and willingness, ability and need to accept market risk. These plans are formalized within a written Investment Policy Statement to ensure consistent adherence.

Achieve goals and experience long-term success through strategic advice

Our advice is goal-oriented, whether the goals are imminent or long-term. We evaluate and make recommendations for achieving them. We also fit each independent objective into the context of achieving an overall investment plan.

Offer a team for each client

Each client benefits from a team of professionals. Using in-house expertise or carefully selected alliances as warranted, we offer a range of resources to help clients make sound investment decisions.

Focus on professional advice, not on products

We are client-centric, which means we focus on delivering sound advice and targeted solutions. The only incentive we have in offering particular solutions is whether the client's best interest will be served.

Align our fee structure with clients' best interests

We provide fee-only investment management, with our fees based on a percentage of your assets that we manage. We feel such an approach best aligns our interests with yours, helping us meet our fiduciary obligation as a Registered Investment Advisor firm.

Practice full disclosure and seek transparent costs

Potential conflicts of interest as well as any costs incurred are fully disclosed and clearly explained. We give answers in plain English, with whatever level of detail the client seeks.

Take advantage of academic research

While we strive for our advice to be straightforward and understandable, we base it upon the latest, peer-reviewed academic evidence. In addition to seeking broad global diversification according to the tenets of Modern Portfolio Theory, we assist with appropriate asset location between taxable versus tax-advantaged accounts.

Practice what we preach

We invest our personal assets based on the same set of investment principles and using the same or comparable securities that we recommend to our clients.

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