

# Our investment management services: A menu of choices

It is possible to talk about investors in generalities. For instance, they all seek the right investment, at the right price, with an acceptable level of risk.

But, as a group, investors have very little else in common. They have different goals that they need to reach in varying time frames. Define an “acceptable level of risk” differently. Pay taxes at different rates.

Perhaps it is this need to be understood as an individual, not as a group, that leads many to take a solitary stance when it comes to investing. Still, for most people, this path may prove perilous. Investors today face unprecedented challenges in the quest for financial security. Uncertainty is, perhaps, the only certainty.

## **A systematic approach to investing**

We believe that we offer investors an alternative to the “cookie-cutter” approach to investing that seems so prevalent today. Our solution: We provide investment services that are tailored exactly to what investors seek—an organized, disciplined approach to asset management that lets the investor choose the degree of control over the decision-making process with which he or she is most comfortable.

The process generally begins by our meeting with the investor and developing an articulated and agreed upon set of investment goals. These goals are developed through a careful examination of the investor’s financial resources and requirements.

For instance, what are the investor’s current and future income goals? Within what time horizon does he or she expect to achieve them? Is there a need for current income? What effect will capital appreciation, dividends, and taxable and tax-free income have on the investor’s tax picture? And, of course, a clear picture of the investor’s tolerance for risk must be assessed.

From the dialogue between investor and advisor will develop an asset allocation strategy—choosing among the various classes and subclasses of stocks, bonds and cash equivalents to match the investor’s goals. Each individual investment chosen to fill its

assignment in the asset allocation strategy will have been researched thoroughly and analyzed carefully prior to recommendation to the investor.

Of course, an investor's goals or personal circumstances do not remain static. Neither do the markets or economic conditions. Thus, our role is to remain both vigilant and responsive: vigilant in monitoring the external conditions that may call for changes; responsive in acting upon the intelligence provided by the investor.

### **A menu of choices**

For many investors the degree of control that he or she maintains over his or her investment destiny is critical. With that fact in mind, we offer a range of attractive services:

- With an *investment management account*, the investor designates us to make all the investment decisions, implementing the investment strategy that we have agreed upon with the investor, keeping him or her informed about the choices being made, every step of the way.

- With an *investment advisory account*, each proposed purchase or sale will be submitted to the investor for approval before action is taken.

- The most comprehensive approach to asset management comes with establishing a *revocable living trust*. In addition to providing investment guidance, a living trust provides a dynamic, continuous plan for financial family security that can continue to provide investment management and support even in the event of disability or death

### **Taking the first step**

Once upon a time (a very short space of time), success as an investor seemed almost inevitable. The need for trustworthy advice was likely not to loom large in many investors' minds. Today, of course, many people are reluctant to give their trust (and the management of their assets) to just anyone.

That's why we are a logical choice as an advisor for so many investors. Our reputation rests upon a tradition of providing trustworthy advice and first-class service. We pride ourselves on that fact that we understand not only markets far and wide, but also the community in which we live and work as well.

Let's get together and discuss how we can help you establish and maintain the investment strategy that works best for you. Chances are, you'll be surprised at how many

choices we offer, and how much we can accomplish for you and your family with the choices that you make.

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Any developments occurring after January 1, 2010, are not reflected in this article.