Choosing a Trusted Advisor

Overview: Following are 10 principles we have 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 other goals follow the path of this guiding principle.

Pursuant to the Investment Advisers Act of 1940, we follow a fiduciary duty standard of care. This is often referred to as the highest legal duty of care for a client's welfare, and it's 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 to get to know all our clients and to learn what is important to them. Developing personalized insight is essential to providing appropriate advice and service to each client.

Provide a team for each client

Each client benefits from a team of professionals. We help clients make sound investment decisions by incorporating expertise from the areas of wealth management, portfolio advising and fixed income into their long-term plans. Through our access to carefully selected alliances, we have a foundation built on ongoing support, education and resources, fueling our ability to serve our clients.

Build customized, integrated financial plans

We develop financial plans that integrate 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. We take the time to focus on delivering true wealth management services, not just money management. This means integrating estate and tax planning and risk management (needs including life, health, long-term care, and property and casualty) into an overall financial plan.

Achieve goals 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.

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.

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.

Align our fee structure with clients' best interests

We provide fee-only investment management services. Fees are based on a percentage of the assets we manage for a client. We believe this approach best aligns our interests with our clients', helping us meet our fiduciary obligation as a Registered Investment Advisor firm.

Take advantage of academic research

Our advice is based on peer-reviewed academic evidence. We strive to make it straightforward and understandable. In addition to seeking broad global diversification according to the tenets of Modern Portfolio Theory, we assist with appropriate asset location between taxable and tax-advantaged accounts.

Practice what we preach

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