Good advice looks at the parts … and the whole.

Good financial advice helps you manage your investment portfolio for preserving or increasing your wealth according to your goals. It also helps you plan, implement and manage your myriad related interests: taxes, insurance policies, estate planning paperwork, philanthropic pursuits, executive compensation, real estate holdings, business activities and more. Beyond that, what are your goals? How can we relate your total wealth to your relationships, resources and realities? Good financial advice should bring a unifying whole to your multi-faceted parts.

Good advice is personalized … and persistent.

Good financial advice is essential for making good decisions – not just in general, but for you: your money, your interests, your life. It's about being in a relationship with an adviser who is there for you, not only during the promising planning stages when everything makes sense, but when your resolve is being sorely tested in turbulent markets, or when your own life's events have knocked you off-course. Good advice helps you find your way when you've been sideswiped by the unexpected.

Good advice is wise … and compassionate.

Good financial advice is grounded in enduring academic evidence, structured process and informed experience. But for all that, financial advice is nothing if it fails to contribute to that which brings joy to your life, to help you protect the ones you love, and to reassure you in times of trouble. For this, a good adviser must not only advise you; he or she must listen to you.

So, what do we actually do and how does it help you make BETTER financial decisions?

We help you stay the course.

A body of solid evidence substantiates that do-it-yourself investors (or those working with brokers whose recommendations are secondary to their commission-based trading role) face an enormous challenge knowing when to buy,sell or hold on tight.

When the world is screaming, "DO SOMETHING!" it's gut-wrenching to ignore the call, even when reacting threatens to derail your carefully laid plans. By providing a bastion of discipline to your investment experience, we help you avoid costly and nerve-wracking trades that are unnecessary, poorly timed or both.

We use low-cost funds to build your portfolio.

Especially if you were trading individual securities or investing in actively managed funds, the savings derived from shifting to low-cost passively managed funds can be profound. How profound? We would be happy to provide you with a cost analysis comparing the expenses in your passively managed portfolio compared to other possibilities you may be considering. The results are usually eye-opening.

We help you minimize taxes.

We are vigilant in minimizing the impact of taxes on your net worth by applying a variety of year-round tax-sensitive investment strategies, as well as by ensuring that taxes are carefully considered across the spectrum of your financial plans, such as retirement spending, college funding, charitable giving, estate planning and more.

We bring you financial clarity.

As much as we love to crunch the financial numbers that comprise your wealth, we are equally as enthused about helping you achieve those critical "ah ha!" moments, so you can contribute to your financial success. When you understand the essentials of investment theory — why we do, what we do — it makes you a better, more confident investor than you would likely be if you were going it alone.

We've got your back.

We hope you'll remain informed and engaged as described above. But you also get to delegate many of the granular details to us. This saves you hours in your day that would otherwise be sacrificed to poring over trade sheets, rebalancing tables and similar paperwork. We take care of monitoring and managing your portfolio for you, reporting the take-home results that matter, and acting promptly on your questions or requests.

We see your forest for the trees.

Beyond simply managing your investment portfolio, we also seek to oversee and eliminate inefficient, potentially costly gaps or overlaps in your related wealth management activities and relationships such as your estate planning, charitable giving, tax planning, risk management (insurance), college and retirement funding plans and more.

We keep you in good company.

By using Dimensional Fund Advisors for the core of your portfolio, we're using funds that are only available to investors who are receiving similar advisor counsel. We believe it's no coincidence that Dimensional was one of the few fund managers who received significant inflows of new assets during the Great Recession. While many (most) Do-It-Yourself investors were panic-trading — often to the detriment of their fellow shareholders —Dimensional and its advisor-supported model maintained a patient, long-term focus.

The DIY Perspective:

Is this where you want to spend your time?

Let's say none of the above were true, at least not for you. You've learned all that you need to know about sound portfolio management, and you're well-equipped to take over the helm. Maybe you're entering retirement, with time on your hands. Or you've become an empty nester, and your stay-at-home spouse is ready to manage the process. Maybe you're thinking about turning to an on-line service for automated, do-it-yourself investing at rock-bottom prices.

Bottom line, even if you can confidently answer "yes" to having the financial acumen, emotional temperament and practical tools to plan, implement and manage your own best investment portfolio, there is still a larger consideration: Is ongoing portfolio management really how you want to spend your free time?

Unless you wake up looking forward to conducting a thorough assessment of your financial action items, chances are good you would gain greater satisfaction by spending your time with loved ones, in your chosen career, on community activities or enjoying your personal interests.

Can you be objective in leaving your legacy?

Another important consideration is the legacy you are leaving for your spouse or other family members to manage.In the face of change, having an objective advisor who is deeply familiar with your personal wealth can offer immeasurable "assurance insurance" when family money management roles are in transition, helping to ensure that transitions occur smoothly, deliberately, and in your and your family's best interests.

Your bottom line: True Wealth

True wealth is the confluence of you and your relationships, of your intellectual and emotional needs, of your money and your mission. In our role as your advisor, we want to help you win by simply (but bravely) investing according to your most heartfelt personal goals amidst life's many uncertainties. We win by helping you efficiently apply the right processes, tools and mindset to do just that. Tally up the results, and we hope you'll agree that our advisory services are a winning — and fairly priced — solution.

Other things we want you to know.

We don't accept any compensation or pay referral fees from our valued partners (custodians, mutual fund companies, attorneys, CPA's, insurance brokers, etc.).

We don't accept "hosted" or "all expenses paid" due diligence trips on behalf of custodians or mutual fund companies; when we attend due diligence meetings, conferences, etc., we pay our own way.

We don't invest our clients assets in leveraged products, hedge funds, variable annuities, cash value life insurance, etc. We only invest in publically traded, low-cost mutual funds and ETF's. Some of our clients own legacy individual stocks and bonds but we do not try to pick winners or losers.

We don't accept 12b-1 fees, revenue sharing or soft dollars.

A 12b-1 fee is an annual marketing or distribution fee on a mutual fund. The 12b-1 fee is considered to be an operational expense and, as such, is included in a fund's expense ratio. It is generally between 0.25 and 1% (the maximum allowed) of a fund's net assets.

Revenue sharing – "Revenue sharing, as defined by the Securities and Exchange Commission, occurs when the investment advisor to a fund, or another affiliate of a fund, makes payments to a broker/dealer. In some cases, the investment advisor may describe those payments as reimbursing the broker/dealer for expenses it incurs in selling the shares.

Those payments, regardless of whether they are labeled as reimbursements, may give the broker/dealer a greater incentive to sell the shares of that fund or affiliated funds." Mutual Fund Revenue Sharing by Kenneth P. Moon, Ph.D., Journal of Financial Planning. https://www.onefpa.org/journal/Pages/Mutual%20Fund%20Revenue%20Sharing.aspx

Soft dollars – The term soft dollars refers to the payments made by mutual funds, custodians and other financial companies to their service providers and customers. The difference between soft dollars and hard dollars is that instead of paying the service providers or customers with cash (i.e. hard dollars), they will pay in-kind (i.e. with soft dollars) by passing on business to the brokerage or paying for services that benefit their customers (software licenses, etc.).