

Comprehensive Investment Management

Our wealth management services typically rely on the results of the initial or ongoing financial planning process. When the client's goals and strategies are laid out and agreed to, the investment management process must be developed and implemented. Some of the concepts that guide our investment management include:

- Promote focus on capital preservation and steady growth of assets;
- Match investment time horizon with goals;
- Reduce risk and enhance return through broad diversification;
- Recommend asset allocation based on client's risk profile, goals and circumstances;
- Provide appropriate income, as needed;
- Incorporate the tax implications of all investments;
- Minimize investment expenses whenever possible;
- Develop a long-term investment strategy;
- Monitor and analyze investment results;
- Remain flexible and open-minded when considering strategies and objectives; and
- Always incorporate the results of the financial planning process.

Investment portfolios can be managed on a discretionary or non-discretionary basis.

Investment portfolio analyses can include either individual methods or combinations of fundamental, technical, charting or cyclical analyses.