

We don't have a crystal ball
but we can help *PREPARE* you
for what **your FUTURE** holds

Whether you are looking for an advisor to your company's retirement plan or a manager for your personal account, our goal is to help you achieve long-term investment success. We are independent consultants who disclose all fees, and make recommendations based solely upon your best interest. While we cannot predict the future, we'd like to help you get ready for it.

Fiduciary Responsibility

As fiduciaries, we have a duty to act in our client's best interest. We share in the investment responsibility and make recommendations that are specific to your situation. We will work closely with you to create a custom portfolio or investment menu that is tailored to fit your financial objectives.

Investment Recommendations

Since we have no exclusive contracts with any financial institution, our investment menu is very flexible. It has been designed to accommodate your needs while controlling your expenses. We have extensively researched the various Morningstar style boxes and are able to recommend a broad range of quality funds with below average costs. Our recommendations consist of both passive and actively-managed funds that appeal to a wide variety of investors.

Once your investments have been selected, we will continue to monitor their performance and expenses. Since we share the investment responsibility, you know that your funds are being examined on an ongoing basis. While we may not have that crystal ball, we will always be looking out for what's best for you.

The information contained herein is not necessarily suitable for everyone and should not be construed as personalized investment advice or legal advice. You should consult with an attorney and/or investment professional prior to taking any action. Past performance is no guarantee of future results. There is no guarantee that the views, projections and/or opinions expressed herein will come to pass. Investing in the stock market involves the potential for gains and the risk of loss. Information presented herein is subject to change without notice and should not be interpreted as a solicitation or attempt to effect transactions in securities.

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