What We Do

Our mission is to insure you reach every financial objective you have. Our many different clients have varied long-term goals and issues. Our depth of expertise and breadth of experience assures we can competently and comprehensively plan for your future, assure your financial security and let you live your life as you see fit. The following are some examples of clients like you:

Profiles of Clients Like You

A retired couple. This client is living primarily from their investment capital. They need a portfolio that grows enough to protect them from the risk of inflation, but with downside risk strictly controlled. Estate planning issues often influence the structure of their accounts, including gifting, family transfer and management, and other complex tax related issues.

A business owner or professional. We are assisting this client in the management of his or her personal assets, company's assets and the assets of the company retirement plans. Each portfolio requires individualized design and risk/reward tradeoffs. Taxes and tax planning are concerns, as are transition issues which include the sale of the practice or business.

A couple planning for retirement. This client is in transition with a few years before retirement. Their portfolio has a growth orientation. As they do not need access to capital now, more portfolio volatility is tolerable. We help them choose from among the investment options for personal accounts and their company retirement plan. As they approach the transition point, key issues change. At this time, we help them with retirement and estate plans, including account transfers, stock option or stock liquidation issues, a change in residence and, possibly, another career.

A recent widow. This client looks to us for support in several ways. She usually has limited investment experience and is going through an emotionally challenging time. We may invest in a very low-risk "comfortable" portfolio until we have time to go through an educational process about investing. As she becomes more knowledgeable and emotionally ready, we gradually change the structure of the portfolio to meet her long-term objectives.

The suddenly wealthy. This client is extremely busy and may be relatively young. Things are happening fast and this individual needs a "personal CFO" to manage the newfound wealth and determine how hard this portfolio needs to work. Depending upon their lifestyle and financial goals, this client usually desires comprehensive financial counsel in order to be able to pursue other interests.

Trustee of a family trust. Recent changes in federal fiduciary statutes require trustees to conduct investment affairs with substantial expertise. A client comes to us because he or she is the trustee for a recently disabled or deceased relative or friend, administering significant assets on behalf of multiple beneficiaries. We create an investment policy to protect the trustee from investment liability and manage the trust funds to federal fiduciary standards based on the needs of all beneficiaries.