Portfolio Management Program

* **Multi-Dimensional Asset Allocation:** 
  + ABC’s of Cash Flow Organization: This tool sets the stage for the allocation of your portfolio. This is the first dimension in the multi-dimensional allocation established for your portfolio.
  + The second dimension in our process is the portfolio construction. We work with you over time to implement and maintain an appropriate risk/return allocation.
  + Review, Rebalance, and Spend Rate monitoring. The third dimension is the regular review of your holdings for changes in value or behavior and you overall spend rate to provide advice on the necessary adjustments to maintain your portfolio.
* **ABC’s of Cash Flow:**
  + Segmenting your assets between what is an Available, Buffer or Compound asset is a vital first step. We can control your risk tolerance and cash flow flexibility by allocating between these ABC’s.
  + This allows for the maximum allocation to accumulation focused assets while protecting your cashflow desires.
* **Portfolio Construction:**
  + We build custom-tailored portfolios to suit your specific needs and risk tolerance to match up with the goals you established in your Letter of Intent.
  + Your portfolio will be created from one or more Investment Strategies.
  + Our strategies use diversified active and passive mutual funds, exchange traded funds (ETFs), individual bonds and real estate investments.
  + Our investment committee has vetted and approved each holding by reviewing the manager tenure and style, size, expectations versus actual performance, historical drawdown, peer evaluation, expense ratios and many other factors.
  + Since your portfolio is unique and we are independent, we are free to employ additional investment vehicles like Separately Managed Accounts (SMAs) and Private Equity as necessary.
* **Portfolio Implementation & Maintenance:**
  + Periodic review of the portfolio and updating of client desires is necessary to keep an investment account on target.
  + Annual rebalancing is considered to maintain risk/return alignment and tax loss harvesting can be executed to improve after-tax returns.
  + The Cricket Factor: This is our way of maintaining accountability for implementing goals you’d like to achieve by regularly nudging you towards the next action.