

Available strategies by risk tolerance



Wealth
Management

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- More than 35 years financial services experience
- 20-plus years managing discretionary equity portfolios
- Author of *Irrational Markets and the Illusion of Prosperity* published in 2001
- 1979 graduate of the Wharton School of Business, received Bachelor of Science degree in economics with concentrations in finance and international trade

Overview of available strategies

Fixed income taxable strategy

A fixed income strategy that can invest in CDs, individual bonds, mutual funds and ETFs with an emphasis on quality, income and reduced volatility. We may use taxable bonds or tax free municipal bonds, depending upon the client needs.

Balanced global strategy

A diversified global strategy of stocks and bonds for investors seeking growth and income with maximum diversification. Securities will consist primarily of open end mutual funds and ETFs.

Equity income strategy

Strategy that seeks a combination of long-term growth and income received from dividends on stocks as well as interest from bonds. The equity allocation will vary between 50 percent and 80 percent, depending upon the relative yields on stocks vs. bonds, the growth outlook for the economy and the direction of interest rates.

Equity growth strategy

A more aggressive strategy that will pursue long-term growth of capital without regard for income. Securities will consist of domestic equities, ADRs and to a lesser extent, ETFs. Security selection will be based upon a pure value perspective as well as GARP (growth at a reasonable price).

Less risk < > More risk

Fixed Income
Taxable
Strategy

Balanced
Global
Strategy

Equity
Income
Strategy

Equity
Growth
Strategy

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