

# 10 Ways We Can Help You, The Accountant

All too often in life, your clients' problems come down to a matter of money. Too few people have the aptitude and discipline to successfully manage their own investments to build financial stability. You may help them understand their financial situation and tax liabilities, only to see poor money management destroy their gains.

Often the best way to have financially secure, long-term clients is to direct them to the right financial advisor who will work in your clients' best interest. We would like to take a moment of your time to share 10 reasons why our firm is one you can trust to refer clients to for investment advice.

## 1. Parallel Interests

We are a fee-only registered investment advisor. Our goals are directly aligned with those of your clients — to grow their assets with an eye toward their long-term future security. As registered investment advisors, we have a fiduciary duty to the financial well-being of our clients.

## 2. Portfolio Risk Analysis

Most people greatly underestimate the potential to lose money on their investments.

Many former Enron employees had their entire 401(k) invested in Enron stock. Too conservative of an investment approach, however, can leave people running out of money when they need it the most. 75 is not a good age to look for a job. By helping clients understand risk, we can devise strategies to limit the possibility of devastating financial losses.

## 3. Goals and a Means to Achieve Those Goals

We help people determine what their goals are, how much money they will need to reach those goals and what it will take in terms of savings and returns to achieve financial security. This creates the roadmap, without which there can be no discipline.

## 4. Conservation of Principal

The first rule of making money is not to lose money. We do not subscribe to buy-and-hold investing. Markets change, companies change. Defensive investing is essential and integral to our investment approaches.

## 5. Growth of Principal

Very few people can afford to retire on the basis of their savings alone. Our investment strategies seek growth at a reasonable level of risk, putting the client's savings to work for them long term.

## 6. Risk Management

Diversifying investments is just the beginning of risk management. Investors also need to continually adjust their diversifications based on changes within the financial markets. Risk management means moving to higher ground when the flood waters rise, not just retreating to the roof while the waters destroy your home.

## 7. Tax Management

Taxes can be a tremendous drag on invest-

ment returns. Where ever appropriate, we advocate account structures and investment approaches that defer or minimize taxes while not unduly depressing returns.

## 8. Reality Check

Without a financial advisor they feel comfortable approaching with questions, individuals are more easily lured into investment scams or extremely high risk situations where their financial well being is at risk. We provide that reality check.

## 9. Power of Compounding

Even at low return levels, money grows exponentially when allowed to *consistently compound* over time. John D. Rockefeller maintained that the compounding of interest was the "eighth wonder of the world." Albert Einstein labeled the compounding of interest one of the most powerful forces in the universe. Our investment approach focuses the power of compounding to help individuals achieve financial security.

## 10. Client Control Over Their Assets at All Times

All client assets are held in their name at the securities firm, trust company, mutual fund, insurance company or other financial intermediary. Our authority over the client's account is limited to the ability to direct transactions between investment options. As a fee-only advisor, we do not receive any compensation based on frequency of transactions or the choice of investment options.



Ultimately, what we provide you, the accountant, are financially sound clients who view you as the source of their success.

There are other areas, as well, where we can benefit you and your clients. If we have touched on areas of interest to you, call or write us today. Together we can help our mutual clients build and preserve financially secure lives.