



# OUR INVESTMENT APPROACH

UNDERSTAND  
YOUR PURPOSE FOR  
YOUR WEALTH

BUILD YOUR  
PORTFOLIO  
FOR YOUR  
PURPOSE

USE ACADEMIC  
EVIDENCE,  
NOT HUNCHES



# WHAT ACADEMIC EVIDENCE DO WE USE?

## **RISK AND RETURN ARE RELATED**

*We help you determine how much of each you need*

## **NO ONE KNOWS THE FUTURE**

*Don't forecast; Own many different types of investments and many securities within each type*

## **BEHAVIOR MATTERS**

*Markets are volatile; long-term discipline is important*

## **SMALL, VALUE AND PROFITABLE STOCKS HAVE OUTPERFORMED**

*Own slightly more of these stocks; slightly less of the opposites*

## **COSTS ARE IMPORTANT**

*Pay close attention to taxes and fees*