



Great outcomes.
Done well.

Principles that guide us in helping you reach your goals.

- **Good investment decisions are never based on fear and are never made impulsively.**
- **“The time to get greedy is when everyone else is fearful; the time to get fearful is when everyone else is greedy.” -*Warren Buffet***
- **Human beings tend to misperceive risk.**
- **Investors tend to anticipate that current investment trends will continue.**
- **The market goes down on average every three years between 5% and 30%.**
- **Protect your profits and limit your losses.**
- **Interest rates will inevitably change, and bond prices move in the opposite direction.**
- **Inflation is like the invisible thief.**
- **Quality is of primary importance in investment selection.**
- **Asset allocation is the most important investment decision.**



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What We Do For You:

Asset Management

- Asset Allocation Plan
- External 401(k)/403(b) Asset Allocation Recommendation
- Tax Management
- Asset Overlay Management
- Total Return Strategy for cash flow needs
- Objective Asset Manager Selection
- Rebalancing
- Tactical or Strategic Asset Allocation Models
- Stocks, Bonds, ETFs, Mutual Funds, and/or separately managed accounts
- 529 Plans/ Education Saving
- Alternatives
 - Managed Futures
 - Private Equity
 - Hedge Funds

Risk Management

- Review:
 - Life Insurance
 - Long Term Care Insurance
- Social Security Benefit Analysis
- Referrals to Trusted Outside Professionals

Liability Management

- Review:
 - Business Loan
 - Home Loan
 - Car Loan
 - Credit Card Debt
- Debt Repayment Plan

Lifestyle Management

- Comprehensive Financial Plans
 - Cash Flow Projection
 - Annual Monitoring of Plan
- Worth Analysis
- Income Needs Analysis
- Automatic RMD's (Required Minimum Distributions)
- Investing Goals
- Education Goals
- Baird Online
- Cash Management
 - Monthly Electronic Transfer
 - Direct Deposit
 - Platinum MasterCard
 - eBills
 - 24/7 Fraud Protection
 - Baird Pays Foreign Transaction Fees
 - ATM Access through MasterCard
 - Rebate of ATM Fees
 - Free Checks
 - Award Points

Estate Planning

- Review:
 - Wills
 - Trusts
 - Powers of Attorney
- Business Succession Plans
- Incapacity Plans
- Referrals to Trusted Outside Professionals

Philanthropy

- Review:
 - Donor Advised Funds
 - Charitable Remainder Trusts
 - Family Foundations
 - Direct Donations
- Referrals to Trusted Outside Professionals

Behind the Scenes

Factors we are watching:

- ✓ Global Economy
- ✓ Political Atmosphere & Policy Changes
- ✓ Economic Indicators such as:
 - Housing
 - Unemployment
 - Interest Rates
 - Inflation #'s
 - Consumer Confidence
 - Gross Domestic Product (GDP)
 - Consumer Price Index (CPI)
 - U.S. Debt Levels
 - Corporate Earnings Trends