



FINANCIAL SYMMETRY

Financial strategies for every phase of life

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Why we use a Continuous Investment Process

Our Investment Management service is an ongoing process in which we monitor your investments and review your individual situation at least once every quarter.

Continuous monitoring allows us to recommend periodic adjustments to realign your overall portfolio with our changing outlook.

While passive investing is certainly a valid strategy, we believe that we can achieve better performance by using an active approach. We rely on a consistent and disciplined process that drives a continuously updated investment strategy.

Less frequent or sporadic investment reviews can result in missed opportunities.

Our investment outlook is dynamic and changes based on current economic and market conditions. Compound that with the constant changes life brings, and the need for consistent oversight is clear. Less frequent or sporadic investment reviews can result in missed opportunities.

Our Unique Research Process

Economic & Market Outlook

The purpose of our Outlook process is to develop themes to use when reviewing your investments, for example:

- What areas of the market are mispriced?
- Should we set price levels for buying or selling?
- Are there areas where we should use index funds?
- How much should we be invested in foreign stocks?

Securities Selection

Since our primary focus is our clients' personal situations, it is important to appropriately leverage our research resources.

This makes mutual funds attractive, as we can employ our Outlook themes by choosing appropriate styles of funds, and leave individual security selections up to the managers.

We have also identified characteristics common to above average fund managers, which can contribute additional value. Some of these characteristics are:

- Independence
- Reasonable costs
- Focus on investing, not marketing
- Ethical company culture

Our Investment Review Process

- We conduct a full examination of your current investment picture, given the accounts we manage.
- We evaluate investment flows within your accounts.
- We make recommendations for purchases, sales, asset allocation adjustments and cash flow needs, based on your risk capacity.
- We look for ways to increase tax efficiency when adding to savings or when you expect withdrawals.
- We provide our current market outlook and how it relates to your individual portfolio.
- We provide you with performance reports so you know how your investments are doing compared to benchmarks.

