

An Oasis of Consistency in an Ever-Changing World

Quattuor Capital Partners of Raymond James

There's more to being a successful financial advisor than stocks and bonds, investment statements and rates of return.

"Our clients trust us to help manage their risk and address their real-life concerns," says Howard Franzblau, managing director at Quattuor Capital Partners. "'Can I retire?'

'How can I fund a college education for my child?'

Our clients count on us to be both objective and compassionate as we work together to answer their pressing financial questions and achieve their goals."

"Our job is to objectively evaluate all the information available so we can collectively make good decisions for our clients. I believe we do that very effectively."

– Wayne Froud, managing director

"It doesn't matter how good you are at managing money if you fail to communicate effectively with your clients," adds David B. Brennan, managing director and branch manager. "They're not going to be happy if you don't do a good job of explaining what's happening with their money or why you're doing what you're doing. It is extremely important to us that all clients feel comfortable with how we're managing their money."

Indeed, communication is a two-way street at Quattuor Capital Partners.



Left to right: David B. Brennan, Richard A. Devine, Howard Franzblau, Wayne Froud

Listening closely to clients' goals, needs, concerns and preferences – and meeting or speaking with each client on a consistent basis – is the foundation of every relationship, whether the client is an affluent individual or family or an entity such as a pension plan, foundation, endowment or nonprofit.

For nearly 20 years, a key niche for the business has been partnerships with accounting firms and insurance professionals to provide personalized financial planning and investment guidance to their clients. Quattuor Capital Partners is a leader in the Professional Partners Program at Raymond James.

The Power of Four: Knowledgeable, Experienced Financial Guidance

Quattuor is the Latin word for *four* – and what better name for this team

 **Quattuor**
CAPITAL PARTNERS
OF
RAYMOND JAMES®

of four seasoned financial professionals? Brennan, Franzblau and fellow managing directors Richard A. Devine and Wayne Froud have worked together for over 25 years, providing a degree of stability and consistency clients find extremely reassuring.

"We're not looking to make a one-time transaction or achieve a particular rate

of return in any given year, and our clients appreciate that," says Devine. "We're looking to solve problems for them and to be there over the long haul."

The partners make it a point to stay up-to-date with the latest trends in the financial markets, starting each week with a research meeting to review any developments that could potentially affect clients' portfolios, and regularly tapping into the expertise of money and fund managers with wide-ranging perspectives. The firm's CFA analyst, Jason Franzblau, coordinates three or four meetings per week with active and passive fund and separate account managers. These meetings allow the partners to hear many points of view about trends in the markets and to learn about opportunities to move assets into undervalued asset classes and reduce exposure to more expensive asset classes.

"Our job is to objectively evaluate all the information available so we can collectively make good decisions for our clients," says Froud. "I believe we do that very effectively."

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