



## Our Values & Beliefs

**PRINCIPLE #1:** The foundation of our investment philosophy is that success in the market is primarily a function of investor behavior.

**PRINCIPLE #2:** An investment portfolio should have simple, easy to understand measurements, so you know where you stand.

**PRINCIPLE #3:** Know the difference between permanent loss and temporary decline (fluctuation).

**PRINCIPLE #4:** There is no such thing as "NO RISK".

**PRINCIPLE #5:** Underestimating inflation and life expectancy are among investor's most common mistakes.

**PRINCIPLE #6:** The issue isn't whether what you hear or read is accurate, but whether it APPROPRIATE FOR YOU.

**PRINCIPLE #7:** "The first step to recovery is to stop doing the wrong thing. It's an old principle; you don't have to make it back the way you lost it." (Warren Buffett)

**PRINCIPLE #8:** We believe the financial fortunes of our clients should move in concert with ours. Our remuneration should be based on the quality of our advice ... which means it should go up and down in the same proportion as the value of the client assets entrusted to us.

**PRINCIPLE #9:** Our clients can expect us to be knowledgeable about them and their financial needs, wants, and wishes. They can expect our recommendations to reflect their interests first.

**PRINCIPLE #10:** DISCIPLINE IS FREEDOM.