**Advisors I Recommend**

1. Me, your **Investment Advisor**.
2. A very good **CPA**.
3. One of the Best **Estate Attorneys**

I AM Glade to Recommend some of **The Best In these Fields**.

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As an Investment Advisor, I am **a fiduciary** to my clients and dedicated to putting my client’s interests first. From investment management, retirement planning, financial planning, estate planning guidance, and tax planning guidance - my goal is your financial peace of mind.

**Estate Planning Guidance**

While accumulating and conserving wealth throughout your life, you want to know how those assets will be distributed after your passing. This distribution requires thoughtful and a **current Estate Attorney**.

Estate planning may need to go beyond simply having a Will or Durable Power of Attorney. You may want to consider a trust to accomplish specific goals such as maintaining privacy, charitable giving, or college funding.

We will work with you and your **estate planning attorney** so that your estate is planned as you wish. We will talk about trusts, charitable giving, or other ideas you have for your estate.

**Guiding Principles**

Clients are our focus. We are dedicated to our clients’ success and define our own success in terms of their success. We will strive to understand their needs and to meet or exceed their expectations by delivering practical advice, effective implementation, well designed investments, and always providing outstanding value. We will continuously renew our resources to insure we bring our clients the most up–to–date methodologies and know how.

Our teamwork is essential. we work together in planning, setting standards, and continuously improving and delivering quality service. We work together with teams – locally, regionally, and nationally to best serve our clients.

Core Values allow us to conduct our business affairs with uncompromising honesty and integrity. we will treat everyone with respect and dignity. We will work to comply with all applicable laws and regulations. We will seek opportunities to contribute to our community.

**Our Core Values Are**:

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1. **Strict confidence** The state of data privacy, which is generally held under **legal** and ethical

Obligation of non-disclosure

1. **Appreciation**:  Is expressed and received with dignity. Counting our blessings and helping others See theirs.
2. **Collaboration:**  Authentic and passionate engagement with others towards meaningful, extraordinary results and relationships. All voices have value and importance.
3. **Excellence**:  A promise to those we serve and to ourselves to continually improve, raise your standards, and give your best.
4. **Integrity:**  We are honest and authentic in all of our actions and relationships, with a willingness to accept discomfort to maintain it.
5. **Passion & Fun:**  Having enthusiasm and passion for our profession while creating a happy and healthy environment.
6. **Integrity Statement** Integrity is a fundamental part of our philosophy. Our commitment to integrity means that all of my actions and relationships are based on these uncompromising values:

**Uncompromising Values**

1. Our Business Approach, Using the Efficient Market Theory, Modern Portfolio Theory, and the Fama French 4 Factor Model.
2. Communicate honestly.
3. Comply with applicable laws and regulations.
4. Deal fairly in all our relationships.
5. Take responsibility for our actions.
6. Honor our commitments and obligations.
7. Treat each other with respect.
8. Commitment to steady, long–term improvement
9. Approach our work with a focus on results, a sense of timeliness, and a healthy dissatisfaction with the status quo. Demonstrate leadership which encourages teamwork, open communications, and mutual trust. Maintain our firm’s independence and local control to better serve our community’s clients and professionals.

Managing your wealth, with the focus on Investment rules, and academic research

**Uniform Prudent Investor Act (UPIA )**

**The Dangers of Active Investing**

Active strategies...entail investigation and analysis expenses and tend to increase general transaction costs, including capital gains taxation. Additional risks also may result from the difficult judgments that may be involved and from the possible acceptance of a relatively high degree of diversifiable risk. These considerations are relevant to the trustee initially in deciding whether, to what extent, and in what manner to undertake an active investment strategy and then in the process of implementing any such decisions. If the extra costs and risks of an investment program are substantial, these added costs and risks must be justified by realistically evaluated return expectations.  
**227 of the Restatement 3rd of Trusts (Prudent Investor Rule), comment h, page 30.**  
  
**The Restatement Discusses Market Efficiency**

Economic evidence shows that, from a typical investment perspective, the major capital markets of this country are highly efficient, in the sense that available information is rapidly digested and reflected in the market prices of securities. As a result, fiduciaries and other investors are confronted with potent evidence that the application of expertise, investigation, and diligence in efforts to “beat the market” in these publicly traded securities ordinarily promises little or no payoff, or even a negative payoff after taking account of research and transaction costs. Empirical research supporting the theory of efficient markets reveals that in such markets skilled professionals have rarely been able to identify underpriced securities (that is, to outguess the market with respect to future return) with any regularity.  
– Reporter’s General Note on Section 227 of the Restatement 3rd of Trusts (Prudent Investor Rule), page 75.

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**Eugene Fama/Ken French 4 Factor Model**

**1.Stock Market** Research shows that it is very difficult to outguess market prices, and the odds are stacked against those who try.

**2. Value (HML)** A value stock is trading at levels that are perceived to be below its fundamentals. Common characteristics of value stocks include high dividend yield, low P/B ratio, and a low P/E ratio. A value stock typically has a bargain-price as investors see the company as unfavorable in the marketplace.

**3.Size (SMB) Small Company**

T he existence of a size premium (excepting small growth low profitability stocks) does not mean that small caps will outperform large caps every month or year. If that were the case, no one would want to hold large cap stocks. Yet, in equilibrium, all stocks must be held in proportion to their market

Capitalization

**4.High Profitability:** Profitability is ability of a company to usets resources to generate revenues in excess of its expenses. In other words, this is a company’s capability of generating profits from its operations.