OUR INVESTMENT PHILOSOPHY

We believe successful investing is rooted in discipline, diversification, and a long-term perspective.

Our approach is designed to align your portfolio with your financial goals, risk tolerance, and time horizon, while minimizing unnecessary costs and emotional decision-making.

Goal-Based Planning

We invest with purpose. Every portfolio is built around your specific objectives, whether that's retirement income, wealth preservation, or long-term growth.

Evidence Over Emotion

Our disciplined approach is grounded in decades of market research, not market predictions. We focus on data, not headlines because long-term evidence consistently shows that trying to time the market or pick winners is a losing strategy over time.

Diversification and Risk Management

We build diversified portfolios across asset classes, sectors, and geographies to manage risk and improve the consistency of returns.

Cost and Tax Efficiency

We believe that what you keep is just as important as what you earn. That's why we emphasize appropriate investment vehicles and smart tax strategies, such as asset location, tax-loss harvesting, and thoughtful withdrawal sequencing.

HOW WE GET PAID

Assets Under Management	Annual Fee
First $100,000	1.10%
Next $400,000	1.00%
Next $500,000	0.90%
Next $4,000,000	0.80%
Over $5,000,000+	0.70%

Assets Under Management (AUM)

We believe in full transparency when it comes to fees. Our firm is compensated through an Assets Under Management (AUM) fee model. That means we charge a percentage of the investment assets we manage on your behalf.

Why AUM?

We chose the AUM model because it best aligns our interests with yours. As your portfolio grows, we mutually benefit. When using the AUM model, we don't get paid to sell products or make trades.

We believe this is the most fair and transparent way to work with clients, and it lets us focus on helping you reach your goals.

Our Fee Schedule

We charge a tiered annual fee based on the amount of assets we manage for you. This means your fee is calculated in layers, like tax brackets, not one flat rate.

This tiered approach is designed to be fair and scalable. As your assets grow, your blended fee rate goes down.