

My Investment Philosophy

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- **Investment Plan:** I recommend all investors have a simple, well-designed investment plan that outlines investment strategy, risk management, estate planning strategies, insurance, tax efficient investment strategies, and retirement planning. I believe the following quote to be true: *"It only takes two things to succeed as an investor, first having a reasonable plan and second sticking to it – and that it's the sticking to it part that most investors struggle with"* Warren Buffett
- **Comprehensive Service:** I offer all services in a single bundled approach (portfolio management, investment planning, and broker-dealer services) to try to provide lower total costs than an unbundled approach.
- **Accountability:** I personally design and manage my client's accounts and handpick each individual investment with the support of resources of Wells Fargo Investment Institute and correspondent research firms.
- **Conviction:** I focus on what I believe are most attractive investment ideas while avoiding unattractive investments. Both over-diversification and under-diversification can hurt long term performance.
- **Investment Approach:** I believe that marketable investments can be mispriced due to emotions (fear, greed, envy) and cognitive biases. I attempt to take advantage of these mispricing's.
- **Investment Performance:** I focus on generating returns for investors to help them meet reasonable long-term objectives. I do not focus on short-term relative performance vs. an arbitrary industry benchmark.

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