

Our Investment Philosophy

We believe in modern portfolio theory which advances the principle that diversification of investments across asset classes will result in better risk-adjusted performance for the total portfolio.

Further, we favor active management over passive to capitalize in strong markets and to mitigate downside risk during negative market cycles.

We are dedicated to adding value to investment performance through:

- ▶ Open architecture and eliminating conflicts of interest
- ▶ Dynamic asset allocation
- ▶ Accessing the best investment managers
- ▶ Controlling fees and expenses
- ▶ Tax sensitivity
- ▶ Continuous monitoring