



 CONNECT



“For investors looking to maximize their net worth, great planning represents the low hanging fruit.”

-Stage Harbor Financial

## Our Firm

We are comprehensive financial planners headquartered in Needham, Massachusetts. We take great pride in getting to know our clients and taking a vested interest in their financial lives. We strongly believe that great financial planning can lead to very positive financial and emotional results. This is what drives our passion for this industry. Therefore, we go to great lengths to stay on the cutting edge of planning

strategies. It is also why we have structured our firm with our client's best interests in mind. Below are a few



examples of how we believe we have accomplished this:



## Fiduciary Standard

As a registered investment advisor, we are proud to be held to a fiduciary standard. This means that we have a legal requirement to act in your best interest at all times. This seems like a "no brainer" for us. If you are entrusting us with your life's earnings, then you should have the confidence that we are acting in your best interest. In fact, we believe the fiduciary standard should be the standard that all wealth management professionals are subject to. Unfortunately, most brokers are subject to a far less strict suitability standard. By being held to a fiduciary standard, you can be confident that we always have your best interests in mind.



## Independence

We are a privately owned, independent firm. This means that we are not beholden to any shareholders or parent company. This allows us to have one singular focus – acting in your best interest. Unlike public companies that are conflicted between maximizing quarterly profits and reinvesting in their firm, we are free to keep a long-term perspective. Among other things, this independence allows us to hire and retain talented employees and to invest in cutting edge technology. Best of all, this independence allows us to listen to our clients and act upon their feedback, which consistently raises the level of our service.



## Competitive & Transparent Fees

The wealth management and financial planning industries are high profit industries with most firms



## Aligned Incentives

Our incentives are correlated with your success. In larger firms, advisors often have pressure to sell

charging at least 1% of their client assets for their services. This is great for the planning firm, but we do not believe it is typically in the client's best interest. We believe the days of high fees are short-numbered. We are very proud of our competitive fee structure, which starts at 0.80%. Furthermore, we have a very simple and transparent, single fee structure. Our clients always understand what they are paying us. Please find [our fee schedule here](#).

proprietary products. These products are generally more profitable to the parent organization or create additional revenue streams. We do not offer any proprietary products. Furthermore, our singular fee schedule means that we do not get paid any more or less for recommending certain products. Therefore, our clients can always be confident that we are recommending what we believe to be the best solution available to meet their specific needs.

If you wish to read more on this topic, please read "[How We are Different – Part 1 \(Our Structure\)](#)" and "[Difference Between an Advisor and a Broker](#)"

“Unlike stock markets, great planning doesn’t have bear markets, but it sure does take advantage of them.”

-Stage Harbor Financial

## How We Plan

We believe that our job as your advisor is to help you most efficiently connect your financial resources to your life – so that you can feel secure and achieve your most meaningful goals. Financial planning, with its many moving parts, can be complex and time consuming. We help you simplify your financial life and give you the confidence that every aspect of your finances is being thoughtfully managed. The following are a few of the ways that we accomplish this:



## Depth of Planning

We are firm believers that great planning starts with great listening. Our low client to advisor ratio enables us to better understand you, your family, your passions and your fears so that we can be proactive with our communication and tailor our strategies to your specific needs. By better understanding your unique circumstances, we can build a more meaningful plan, which we believe leads to more thorough execution and better results.

When we say comprehensive planning, we mean it. Only after understanding your entire financial situation do we begin the process of building and implementing a plan, which includes retirement planning, cash-flow strategies, asset allocation, tax strategies, estate planning, risk mitigation strategies, etc. After implementation, we have regular review meetings to keep the plan up-to-date with the changing circumstances of your life.

## Technology

We use best-of-breed technology to enhance our planning and simplify and organize your financial life. These technologies allow us to provide in-depth tax and estate planning, track savings and expenses, organize your financial documents, effectively measure the risk of your portfolio and execute tax-optimized portfolio rebalancing. We place many of these financial tools at your fingertips so that you can co-author your financial plan alongside your Stage Harbor advisor.

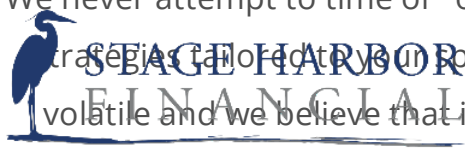
If you wish to read more on this topic, please read ["How We are Different – Part 2 \(Our Advice\)"](#) and ["The Significant Value of Financial Planning"](#)

“A portfolio without an investment philosophy is like a ship without a rudder.”

-Stage Harbor Financial

## How We Invest

We never attempt to time or “out-smart” the markets. Instead, we build portfolios using academically based strategies tailored to your specific goals-based time-frames and risk tolerance. We know markets can be volatile and we believe that investors should never be surprised when markets have powerful rallies or significant drops. Since both scenarios are likely to occur during each market cycle, but the timing is impossible to predict, we prepare client portfolios in anticipation of both. Through consistent rebalancing, we also look to take advantage of both market conditions by harvesting gains when markets rally and buying stocks cheap when markets fall. The following are a few of the ways that we believe we can add value to the management of your portfolio:



### Academically Based

We maintain consistent and easily explainable investment and allocation philosophies with both being solidly rooted in academic research. Every investment in our portfolios has a specific purpose, which is tied to your individual goals. We strongly believe that looking at past performance to make investment decisions without solid reasoning for why that performance is likely repeatable is a misguided way to invest money.



### Fact Based

We use your unique fact pattern to allocate your portfolios. This creates a consistent approach, which is not influenced by changing investment opinions or an attempt to time the markets. Negative market events are regular occurrences, which should never come as a surprise. We build your portfolios in preparation for these market drops to remove a market-timing mindset and increase the likelihood of achieving your goals.



### Tax Efficient

The only returns that should matter to you are returns that you are able to keep. We believe having tax-optimized portfolios is the most consistent method of improving after-tax returns. Therefore, we invested in rebalancing technology that enables us to allocate portfolios consistent with your goals while being mindful of risk, timeframes, withdrawal strategies and the tax-efficiency of investments and management styles.

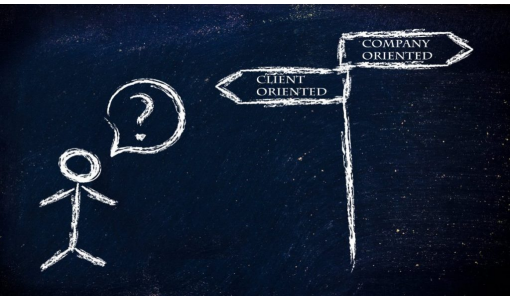
If you wish to read more on this topic, please read [“Have an Investment Philosophy to Guide your Way”](#)



“Your asset allocation should always be tethered to your individual circumstances. Don't let fear or greed break that tether.”

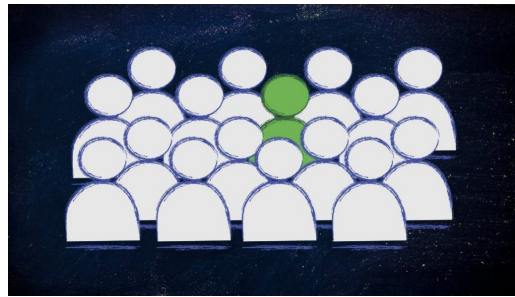
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# Our Thoughts



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## How We are Different – Part 1 (Our Structure)



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## How We are Different – Part 2 (Our Advice)



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## What's with the Bird?



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## Have an Investment Philosophy to Guide your Way



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## The Difference Between an Advisor and a Broker



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## The Significant Value of Financial Planning


“Logic and emotion are both critical ingredients to a well-baked financial! Stage Harbor Financial or too little of either can result in a sticky mess.”



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