

# MANAGER OF THE YEAR

Investnet and Investment  
Advisor awarded us

**READ MORE** (<https://www.horizoninvestments.com/m>)

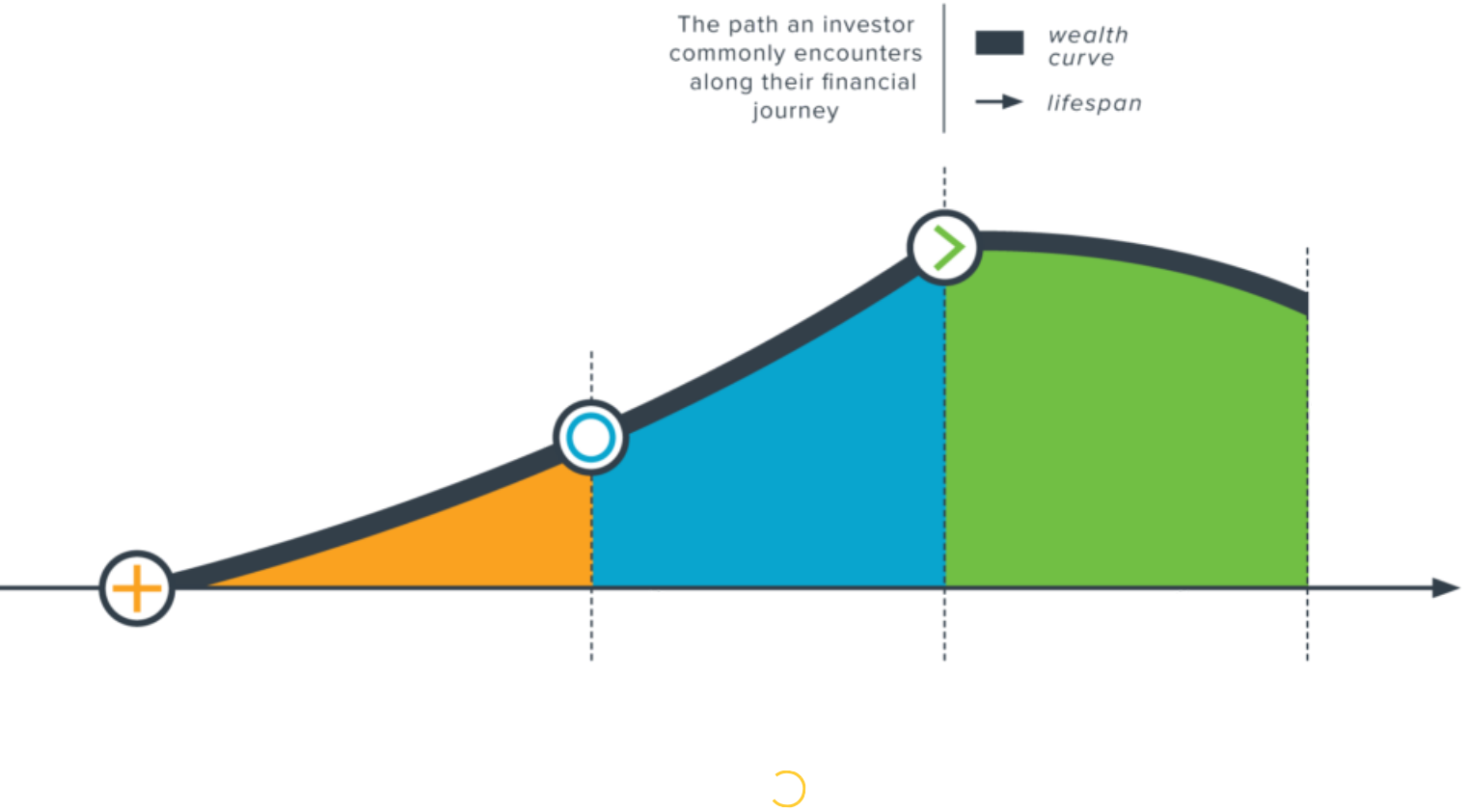


## OUR APPROACH

### What is Goals-Based Investing?

It begins with understanding the investor's goals—the reason for investing. We believe the journey to reach these goals consists of three unique stages. It's vital to understand that investors face very different risks in each of these investment stages because each stage has its own specific and unique objective. **READ MORE** (<https://www.horizoninvestments.com/about-us/#philosophy>)





## OUR STRATEGIES

### Prepare for the Journey

At Horizon Investments, we believe that each client's investment-related goals consists of three stages—accumulation (or the Gain stage), preservation (or the Protect stage) and distribution (or the Spend stage). Importantly, for every goal, each stage has its own overarching objective and risk.

**READ MORE** (<https://www.horizoninvestments.com/services/advisor/#assets-overview>)



**(services/advisor/#assets-gain)**



**(services/advisor/#assets-protect)**



**(services/advisor/#assets-spend)**

**GAIN Stage** (<https://www.horizoninvestments.com/services/advisor/#assets-gain>)

Key Objective: Accumulation

Primary Risk: Volatility

**PROTECT Stage** (<https://www.horizoninvestments.com/services/advisor/#assets-protect>)

Key Objective: Preservation

Primary Risk: Drawdown

**SPEND Stage** (<https://www.horizoninvestments.com/services/advisor/#assets-spend>)

Key Objective: Distribution

Primary Risk: Longevity

[\(/category/empower-the-advisor/\)](#)

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# EMPOWER THE ADVISOR

Insights for financial  
advisors from our  
experts

[\(/category/market-notes/\)](#)

# MARKET NOTES

Timely commentary from  
our investment  
management team

As a financial advisor, you're familiar with accumulation strategies to help your clients grow their wealth. We believe that two of the biggest challenges your clients face are safeguarding their wealth from **catastrophic market volatility** (<https://www.horizoninvestments.com/services/advisor/#assets-protect>) and ensuring the longevity of their **wealth for retirement spending** (<https://www.horizoninvestments.com/services/advisor/#assets-spend>). Our goals-based strategies are designed for investors who want to protect and spend hard-earned wealth.

### **risk assist**<sup>®</sup>

(<https://www.horizoninvestments.com/services/advisor/#assets-protect>)

For investors with lower risk tolerance seeking an alternative to traditional accumulation strategies.

[www.getriskassist.com](http://getriskassist.com/) (<http://getriskassist.com/>)

### **REAL SPEND**<sup>®</sup> (<https://www.getrealspend.com>)

For retired investors seeking longevity of spending—to mitigate shortfall risk.

[www.getrealspend.com](https://www.getrealspend.com) (<https://www.getrealspend.com>)

## ABOUT

Mission (<https://www.horizoninvestments.com/about-us/#mission>)

Philosophy (<https://www.horizoninvestments.com/about-us/#philosophy>)

History (<https://www.horizoninvestments.com/about-us/#history>)

Team (<https://www.horizoninvestments.com/about-us/#team>)

## SERVICES

Advisor (<https://www.horizoninvestments.com/services/advisor/>)

Consulting (<https://www.horizoninvestments.com/services/advisor/#consulting>)

## INSIGHTS

Horizon Notes (<https://www.horizoninvestments.com/category/horizon-notes/>)

Empower (<https://www.horizoninvestments.com/category/empower-the-advisor/>)

Industry View (<https://www.horizoninvestments.com/category/industry-view/>)

Market Notes (<https://www.horizoninvestments.com/category/market-notes/>)

## CONNECT

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YouTube ([https://www.youtube.com/channel/UCD1\\_MEu-m3FDWJ7DRO5QL0A](https://www.youtube.com/channel/UCD1_MEu-m3FDWJ7DRO5QL0A))

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