

JSK ASSOCIATES INC.

INVEST TO WIN

About Us

ABOUT JSK ASSOCIATES INC
A REGISTERED INVESTMENT ADVISORY FIRM

WE MEET WITH OUR CLIENTS AND THEIR SPOUSES ON A REGULAR BASIS, SO THAT TOGETHER WE CAN BUILD AND MAINTAIN A SUCCESSFUL FINANCIAL FUTURE FOR THEM AND THEIR FAMILIES.

HOW LONG HAS JSK BEEN IN FINANCIAL SERVICES?

JSK Associates Inc ("JSK") a Registered Investment Advisory ("RIA") firm, incorporated nearly 40 years ago in 1980. During this time, the principals of our boutique firm have worked with pensioned retirees and those nearing or planning for retirement to maximize retirement benefits, pension elections and performance of savings and investment accounts.

Headquartered in Westchester, NY with offices of convenience in Schenectady, NY and Cincinnati, OH, JSK boasts a long-term family of clients. Many have been with us for 20 to 30 years. The majority of our clients have been with us for at least 10 years, and in some cases include multiple generations of the same family. Combined, Jerry, Paul, Annie, JP, and Usha boast over 140 years within the financial services and investment banking, and customer service industries.

Our focus is in helping our Family of Clients make substantial and lasting improvements to their financial situation by elevating performance, mitigating risk, and listening. One team, with one goal: serving our clients, delivering more value than expected and upholding absolute integrity.

A HIGHLY TRAINED TEAM OF INDUSTRY PROFESSIONALS

In the video below Paul dos Santos our Chief Investment Officer offers a brief description of our services.



SERVICES



Advisory Services



Asset Management



Investment Philosophy



Market Updates

ADVISORY SERVICES

FINANCIAL PLANNING MODULES

Financial planning incorporates many services and tools to achieve strategic goals and objectives, such as paying for college and preparing for retirement. Over a series of meetings that focus on varied financial modules, we develop and implement a financial plan. For each module or subject, we prepare a detailed report of our assessment and recommendations.

With client approval and input, we work on documentation and implementation for:

1. Retirement Planning
2. Estate Planning
3. Tax Minimization
4. Insurance Planning
5. Portfolio Construction
6. Asset Management

PORTFOLIO CONSTRUCTION

A review of current investments is necessary to make sure that each portfolio is hedged against inflation, and that assets are not eroded through taxation (so you keep more of your money).

In this phase of the financial planning process, we focus on:

- Preservation of capital
 - Minimizing impact of inflation
 - Producing growth without undue risk
 - Coordinating the portfolio with economic objectives and goals
 - Portfolio Construction
 - Providing investment structure to reach short-term goals and longer-term objectives such as a comfortable and dignified retirement for the rest of your life
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ASSET MANAGEMENT

CUSTOMIZED & RESPONSIVE

Our asset management program employs an investment model that allows us to create and manage customized client portfolios while quickly responding to market-influencing events. By focusing on the management of the model, our chief investment officer/portfolio manager can efficiently monitor and adjust holdings.

NON-DISCRETIONARY

Upon joining our family of clients, we facilitate the transfer and consolidation of assets into non-discretionary account(s). Within this account and advice structure, every buy or sell must be approved by the client prior to implementation. Moreover, we must evidence client approval.

SUITABLE

Depending on suitability, each client portfolio contains differing combinations of our investment model. When a change is recommended, it is first implemented within the model. We then query our client suitability database to determine which specific accounts may be contacted with the recommendation.

TIMELY

We telephone and e-mail our clients with timely Portfolio Adjustment Recommendations personalized with price and quantity targets:

- First, we e-mail messages to each client household describing the market-influencing event and the recommended action.
- Concurrently, we initiate automated phone messages to all telephone and mobile numbers for the household. Our message advises clients to monitor their e-mail for a Portfolio Adjustment Recommendation.
- Clients may respond with their approval (or disapproval) via e-mail or telephone, or discuss the proposal directly with an investment advisor.
- Should we not reach a client by via e-mail or automated phone message, we attempt to contact the client personally.
- Finally, we document our client communication, execute the trades, and issue confirmations.

OUR INVESTMENT PHILOSOPHY

PATIENT AND CONSERVATIVE

Since the majority of our clients are retirees or approaching retirement, we've fine-tuned an investment philosophy that requires a bit of patience, as it discourages chasing quick new fads. What does investtwin mean? First and foremost it does not mean you will win anything if investing with us or anyone else, nor does it mean you will be free from loss or risk, nor that our advice is better than anyone else. To us investtwin simply means become more knowledgeable about your investments and be aware of the risks involved and most of all plan for your future. Planning is something you do in advance of the future and the more planning you do and the more knowledge you amass the more likely you may be of achieving some level of success. It's about the craft, and the level of commitment.

NO ONE CAN KNOW THE FUTURE

The premise states that one (not even an investment advisor!) can know the future. Therefore, it is not possible to discern the top or bottom of a market or security unless one looks back to historical data.

SEEK MOMENTUM

Instead, we search for momentum, investing in leaders within leading sectors. We are conservative in our approach to risk, because our client mandate is not to squeeze every dime out of the market.

IN PRACTICE

We do not follow the standard asset allocation model that portions assets into stocks and bonds based on one's age. Instead, we subscribe to the notion that assets should be placed in the most appropriate vehicles given current market and economic conditions. We monitor these allocations and adjust these positions as market and world conditions change. Simply put, most of the time, there are a few areas within the financial markets performing well, and those are the appropriate places to invest.

A conventional investment strategy spreads assets across a myriad of investments while continuously rebalancing regardless of current market conditions. Given all this activity and swath of investments, most claim a minimization of risk and the diligent management of assets. However, divvying investable assets among many areas is expected for individuals investing on their own. If a financial professional is managing your assets actively, you should expect better than mediocre results most of the time.

THE GREAT RECESSION

Adhering to our investment philosophy has guided us during recent market disruptions. By the spring 2007, our client portfolios, were nearly fully invested, about 80% in equities and mutual funds in sectors that had shown significant and consistent growth such as Brazil, China, Russia, and India. It all changed during late summer 2007. The stock market shivered, but recovered losses in September 2007. By January 2008, we were reminded that neither we nor anyone else could predict the future, so we recommended liquidations to exit the equities market. Even though most investment advisors will not admit this, 'The Great Recession' was downright frightening, because the events and consequences were unprecedented.

MARKET UPDATES

JSK Associates Inc. Excerpts from November 15, 2011 Video cast

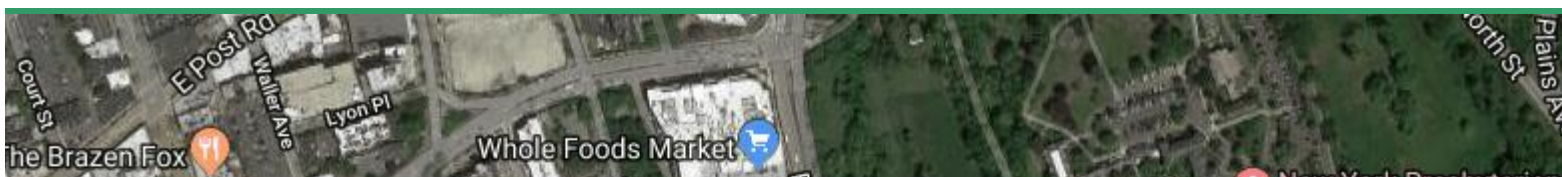


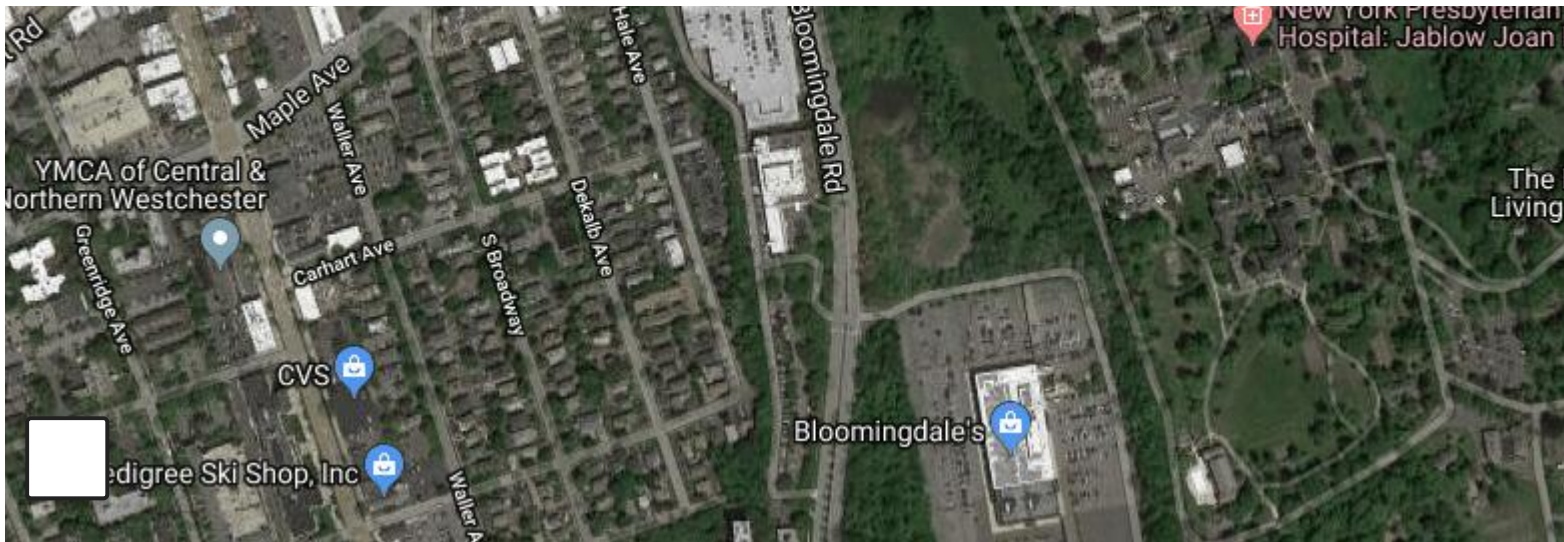
COMMUNICATE

Paul dos Santos, our chief investment officer, spearheads the firm's investment selection and monitors a model portfolio as the basis of the firm's advice. Frequently, we email our clients written Market Updates and Investment Recommendations that capture Paul's sentiment about the market. To explain complicated or lengthy topics, we prepare helpful videos. Above is a sample of our Market Update Videos.

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