

## VALUES FILTER

Founded in 1987, Spectrum Asset Management is a fee only independent Registered Investment Advisor (RIA) with the SEC. Based in Newport Beach, CA with a satellite office in Maui, the firm directly manages assets held in custody by independent custodians, such as Charles Schwab, TD Ameritrade & Comerica.

Spectrum is a second-generation family business that places tremendous value on honesty and candor. Our clients' best interest is driven by a moral compass woven into the fabric of our team. We offer leading edge financial planning, investment consulting, portfolio management, and support on estate planning issues. Our clients are "delegators" who view us as a "trusted advisor". Our services include: Vision, Values & Goals clarification, primarily individuals and institutions with liquid assets of \$1 million to \$30 million.

## WEALTH IS HIGHLY PER

**PEOPLE CREATE WEALTH.** However, traditional planning drills down into the **PERSONAL** **COMPONENT** into consideration.

We think **DIFFERENTLY** by assisting you to align your Vision, Values and Goals v

## WHAT MAKES SPECTRUM DIFFERENT

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### TOTAL BALANCE SHEET & VALUES FILTER (Effective Wealth Management)

**What is DISCERNMENT-BASED PLANNING?** At Spectrum, we apply a different philosophy and methodology to help you achieve your own epiphanies. Discernment planning is based on the premise that self-made people possess unique thinking patterns to make a wise choice in any realm. They simply need to be stimulated with enough of their own true North in decision-making.

Our process begins with documenting your value system. Far from an ethereal conversation, we record the core character traits that have caused you to be more successful than the next guy. These values become a compass for success in future choices.

### THE VALUES FILTER

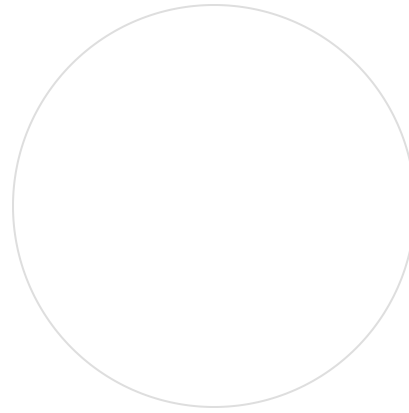
We created **THE VALUES FILTER** based on the philosophy that goals and objectives are guaranteed to change but a person's fundamental value system rarely changes. Our process assists individuals in articulating their core values, a filter through which we view all recommendations. Unlike traditional planning, The Values Filter is timeless and serves as a sounding board against which all future challenges and opportunities can be assessed.

# Say It Again S.A.M.

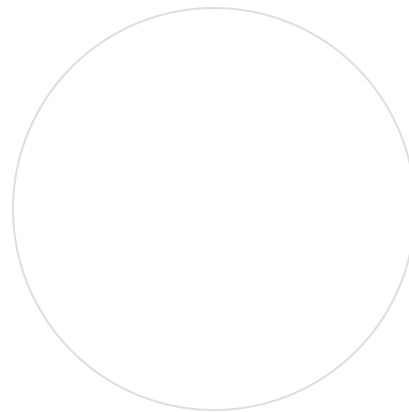




Housing is reasonably affordable and under-supplied  
formation of new households.



The return OF one's capital is more important than the  
capital.



Who said personal finance for women should be the same

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- Home
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- Services
- Team
- Client Site
- Contact

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