



Transparent

Our compensation is based on the long term success of clients reaching their goals. There are no hidden incentives influencing our advice.



CFP®: The Standard of Excellence

CFP® professionals are obliged to uphold the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence as outlined in the Code of Ethics. [Learn More](#)



FPA Standard of Care

Put client's best interests first; Act with due care and in utmost good faith; Not mislead clients; Provide full and fair disclosure of all material facts. [Learn More](#)

Who We Are

We manage our relationships as if we are invest...
commitment means we are not eager to bring c...
gratification.



Find Out More



In the Know

Sep. 26, 2017 Annual Disclosure Brochure Update Dear Client: We are writing to you in regards to a number of administrative matters that, as a registered investment adviser, we are required to contact you about on an annual basis. To minimize our intrusion we have combined several of these matters into this Annual Notice. Enclosed with this letter please find a copy [...] [Read More](#)

Sep. 11, 2017 How to Respond to a Data Breach Dear Client, We have been receiving questions regarding the security breach at Equifax. Please see the attached article which may help clarify the issues surrounding the breach. It will also provide instructions for going forward. How to Respond to a Data Breach David W. Demming CFP® David W. Demming Jr. CFP® Karen Bordonaro CFP® Patrick [...] [Read More](#)

Newsletter

Latest Newsletter:

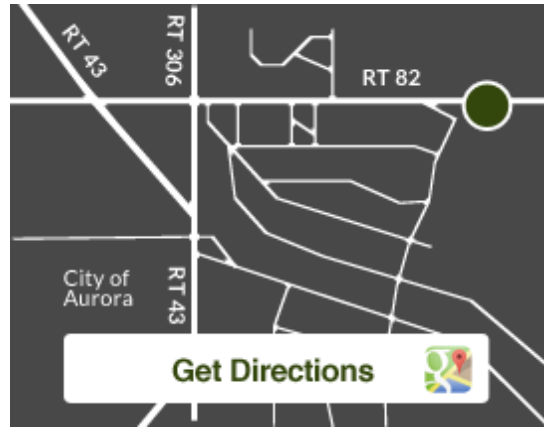
Second Quarter 2019 Newsletter

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