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Gordian Advisors is an independent fee-only financial planning firm located in Tucson, AZ and serving clients around the country. We always act as fiduciaries and apply several key principles in dealing with our clients:

## COMMON SENSE FOR YOUR FINANCIAL FUTURE

Gordian Advisors was founded on the principle of working with clients in an interactive manner to engage them in making decisions. We believe this leads to better outcomes than simply dictating what we think is best. We place an emphasis on education and helping you understand the implications of financial decisions. We work to "demystify" investment topics as well as avoid complicated strategies which add little value. The ultimate goal is to be a partner in your enjoyment of life at whatever level of resources you may have.

## THE NICE SMART GUYS WHO DON'T SELL

The "don't sell" part is easy - we are fee-only financial planners who receive no compensation whatsoever from financial product referrals or transactions. The "nice" part is important because a financial planning relationship works best when it is open and candid. We strive to be approachable, keep our meetings informal and welcome all your questions or concerns. We hope the understated "smart" part becomes evident when we meet in person. In the meantime, the MEDIA section of this website should give you a sense of our thought process.

# LET US BE YOUR PERSONAL "CFO"

Too often clients come to us with a "financial plan" that is really a grab-bag of individual decisions made along the way with coordination or overarching goals. Not only do we identify areas that have been overlooked, but we make sure that existing strategies are working towards the same objectives with no gaps or overlaps. We also serve as a "sounding board" and offer an objective perspective on a wide range of issues such as building or renovating homes, job changes, family transitions - you name it. We enjoy the breadth a variety of comprehensive planning and think it offers real value to you.



<http://www.letsmakeaplan.org/other-resources/why-cfp-certification-matters>

CERTIFIED FINANCIAL PLANNER™



<http://www.napfa.org/>

NAPFA-REGISTERED FINANCIAL ADVISOR



<http://www.feeonlynetwork.com/index.php>

FEE-ONLY FINANCIAL ADVISOR

## HOW CAN WE HELP YOU?



INVESTMENT MANAGEMENT



RETIREMENT PLANNING



COLLEGE FINANCES

# IRS

TAX PLANNING



ESTATE PLANNING



INSURANCE ANALYSIS



DIVORCE FINANCIAL ANALYSIS

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## WE'RE PASSIONATE ABOUT PERSONAL FINANCE

We do a lot of thinking, reading and original research on investments, estate, retirement and other financial planning topics. The results are published in the three forms below:

### **PLAN BY NUMBERS BLOG**

*(/blog/)*

Written by Denis Smirnov this blog uses numerical examples to simply illustrate complex concepts related to planning, investments and economics.

### **REVIEWING MARKET FUNDAMENTALS**

Despite swings in sentiment market fundamentals remain strong, but is there room for further improvement?  
*(<https://gordianadvisors.com/reviewing-market-fundamentals/>)*

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## MONTHLY ARTICLES

(/article/)

These original articles are written by Dave Hamra and frequently appear in local publications. They are posted here to illustrate c philosophy and thinking.

### WHERE THERE'S FIRE, THERE'S SMOKE

Is FIRE, Financial Independence, Retire Early, a good idea?

(<https://gordianadvisors.com/financial-planning-articles/where-theres-fire-theres-smoke/>)

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## QUARTERLY REVIEWS

(/review/)

Dave's quarterly reviews of markets, the economy and relevant current events. They include our thoughts on client portfolios a address planning issues.

### SECOND QUARTER 2019 REVIEW

A review of the economy and markets for the second quarter of 2019.

(<https://gordianadvisors.com/quarterly-investment-review/second-quarter-2019-review/>)

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