Turnkey asset management for financial planners

We align investments with each client's financial plan and handle the reporting, billing, account aggregation, and white-labeled client portals so that you can focus on what matters most.

Meet with a Team Member

Customized strategies to fit each client's plan

Intelligent Laddering

When your client wants to fund future spending needs with income investments, we use our proprietary system to find municipal bonds, corporate bonds, CDs and/or agencies that match their spending needs.

Learn more…

Growth Time Targeting

Since most clients cannot afford to fund their lifetime spending needs with fixed income, we built growth portfolios that use game theory algorithms that seek to improve a client's probability of reaching a time-based goal.

Learn more…

Principal Protection

When your client wants to protect their principal and reduce their exposure to rising interest rates, we look for investment grade income securities that are at advantageous

Lifetime Investing

Using your client's projected spending needs and portfolio mix, we can provide historical context to their investments by showing how the portfolio's underlying asset class spots along the yield curve and hold them until maturity.

Learn more…

performed during every relevant rolling time-horizon going back to 1928.

Learn more…

Back office and technology solutions included with every account

Any account that we manage will enjoy account aggregation, billing, reporting and technology services at no additional charge. Those accounts we do not manage can also enjoy these benefits for a quarterly fee.

Learn more…

Portfolios Managed to a Higher Standard

We understand that the way a portfolio is implemented and maintained can have a significant impact on long-term returns, so we've established some best practices. Click on each to learn more.

Tax Efficient Fund Usage

Capital Gains Sensitivity

Transaction Fee Minimization

Bond Downgrade Tracking

Holistic Trading

Tactical Rebalancing

Cash Monitoring

Tax Aware Asset Location

Low-cost Securities

An Academic Approach to Planning-centric Investing

What started as a University of San Francisco research project to make personalized pensions available to the everyday investor, first turned into numerous white papers, then a book, and is now a strategy adopted by many of today's leading practitioners and academic institutions.

The Asset Dedication Strategy

De-Risking Retirement Income

Building a Personal Pension Portfolio

The Match Makers

Strategy Deep Dive with The American College

Want to gain a deeper understanding of how we think about financial planning and investing? We encourage you to watch the videos below.

The Strategy

The Income Portfolio

The Growth Portfolio

Asset Dedication in the News:

Meet with a Team Member

Fill out the form below, and you will be directed to our online meeting scheduler.

Name *

First

Last

Phone *

Email *

My Firm is a(n) *

- [ ] Independent RIA
- [ ] Broker - Dealer

Submit