

# Independent investing and financial planning since 2003

How We're Different



## Financial Planning

We combine deep financial planning expertise with sophisticated technology to get clients on track towards their goals, help them monitor their progress, and ensure that all the pieces of their financial lives are in place.

[More \(planning\)](#)



## Investment Management

We believe that the most reliable path to long-term investing success is to stay patient, diversify, and avoid overpriced investments. Our disciplined, value-based approach to asset allocation is cost efficient, tax sensitive, and tailored to the goals and risk profile of each client.

[More \(investing\)](#)



## Personal Financial Website

Clients get access to a secure, personalized, mobile-friendly website with a real-time view of all their investments, bank accounts, and credit cards, where they can create budgets, track spending, and store and share financial documents.

[More \(website\)](#)

## What Makes Us Different

### Experience

In our decades of combined professional investment and financial planning experience (about), we've been through multiple booms and busts and handled a great variety of client financial situations. With two CERTIFIED FINANCIAL PLANNER™ certifications, a law degree, and licenses in real estate, insurance, and securities, we have the credentials and experience to provide sound, comprehensive investing and financial advice.

### Value Investing Discipline

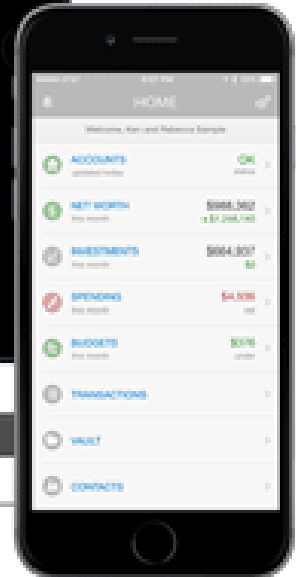
Much of the financial industry is built around the idea that investment valuations don't matter. We think they matter a lot, and that the single best thing an investor can do to reduce long-term risk is to steer clear of seriously overpriced investments. Our investing process (investing) is disciplined, patient, and value-focused, seeking to assemble a diverse basket of reasonably priced investments while avoiding overvalued markets and bubbles.

### Character

We live our lives and run our company with a focus on such values as integrity, trust, stewardship, and honesty. Clients can count on us to put their interests first.

### Cutting-Edge Technology

We use best-in-class technology to augment our expertise and assist with financial planning (planning#tech), risk analysis (planning#risk), portfolio management (investing#pm), and our client financial website (website).



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