



GUARDIAN
WEALTH STRATEGIES

GUARDIAN WEALTH STRATEGIES

smart investment portfolio.

You need an advisory team who will coordinate all aspects of your financial plan.”

-Brent Hoppe, Guardian Wealth Strategies



Guardian Wealth Strategies is one of the leading independent, fiduciary investment firms in the Minneapolis-St. Paul, MN area. Going beyond simple wealth management, Guardian specializes in integrated financial planning – coordinating a strategic plan that optimizes the way each client's investments, taxes, estate plan and insurance work together.

Each year, Guardian helps hundreds of households, businesses and nonprofit organizations reach their goals through a thoughtful and comprehensive approach to financial planning, and providing conflict-free retirement advice.

A TRUE PROFESSIONAL PARTNERSHIP

At Guardian Wealth Strategies, you don't just get an advisor, you get an *Advisory Team*. Let Guardian show you the advantages of a true professional partnership.

- **Fiduciary Advisors:** Professional office of investment advisors, CPAs, attorneys and other industry professionals to serve each client. Fiduciary advice in the client's best interest. Collaborative decisions made with thoughtful coordination. NO commission-based sales people.
- **Independent and Objective:** Independent, conflict-free investment management and financial planning advice. NO proprietary funds. NO revenue sharing. Commission-FREE investments. NO conflicts of interest. Transparent, easy to understand advisory fee with NO contracts.
- **Clear and Transparent:** Investments held at Charles Schwab, one of the industry's largest and most trusted custodians. 24/7 access to all account details. Consolidated quarterly statements of all accounts bringing clarity to entire investment portfolio.
- **In-House Investment Management:** Dedicated investment committee actively monitors client portfolios leveraging technology, tax-efficient investments and strategic rebalancing.

THE INVESTMENT ADVISOR'S GUIDE TO FINANCIAL WELL-BEING

investment advisors to coordinate tax targets and projections.

- **Retirement Income Integration:** In-depth retirement income projections, implementation and oversight.
- **Trusted Network:** Assistance coordinating other significant life events including real estate, mortgage, insurance, banking, legal and much more.
- **Better Value:** Low fees. Increased efficiencies. Better outcomes.

PURSUING A BETTER INVESTMENT EXPERIENCE

10 KEY PRINCIPLES TO IMPROVE YOUR ODDS OF SUCCESS

1 EMBRACE MARKET PRICING

The market is an effective information-processing machine. Millions of participants buy and sell securities in the world markets every day, and the real-time information they bring helps set prices.

World Equity Trading in 2016 (daily average)

Number of Trades	82.7 MILLION	Dollar Volume	\$346.4 BILLION
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2 DON'T TRY TO OUTGUESS THE MARKET

The market's pricing power works against mutual fund managers who try to outperform through stock picking or market timing. As evidence, only 17% of US equity mutual funds and 18% of fixed income funds have survived and outperformed their benchmarks over the past 15 years.

US-Based Mutual Fund Performance, 2002–2016

Category	Winners	Survivors	Beginning
Equity	17% 451 Winners	48% 1,253 Survivors	2,587 Beginning
Fixed Income	18% 174 Winners	57% 547 Survivors	958 Beginning

4 LET MARKETS WORK FOR YOU

The financial markets have rewarded long-term investors. People expect a positive return on the capital they supply, and historically, the equity and bond markets have provided growth of wealth that has more than offset inflation.

Growth of a Dollar, 1926–2016 (compounded monthly)

Asset Class	Value in 2016
US Small Cap	\$20,544
US Large Cap	\$6,031
Long-Term Government Bonds	\$134
Treasury Bills	\$21
US Inflation	\$13

5 CONSIDER THE DRIVERS OF RETURNS

Academic research has identified these equity and fixed income dimensions, which point to differences in expected returns. Investors can pursue higher expected returns by structuring their portfolio around these dimensions.

Dimensions of Expected Returns

Equities				Fixed Income	
Market Equity premium—stocks vs. bonds	Company Size Small cap premium—small vs. large companies	Relative Price Value premium—value vs. growth companies	Profitability Profitability premium—high vs. low profitability companies	Term Term premium—longer vs. shorter maturity bonds	Credit Credit premium—lower vs. higher credit quality bonds

Past performance is no guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio.

6 PRACTICE SMART DIVERSIFICATION

Diversification helps reduce risks that have no expected return, but diversifying within your home market is not enough. Global diversification can broaden your investment universe.

Home Market Index Portfolio

S&P 500 Index
1 COUNTRY,
500 STOCKS

Global Market Index Portfolio

MSCI ACWI Investable Market Index (IMI)
46 COUNTRIES,
8,628 STOCKS

7 AVOID MARKET TIMING

You never know which market segments will outperform from year to year. By holding a globally diversified portfolio, investors are well positioned to seek returns wherever they occur.

Annual Returns by Market Index

Legend: US Large Cap, US Large Cap-Value, US Small Cap, US Small Cap-Value, US Real Estate, Intl. Large Cap Value, Intl. Small Cap Value, Emerging Markets, Five-Year US Govt. Fixed.

Timeline: 2002, 2004, 2006, 2008, 2010, 2012, 2014, 2016. Y-axis: HIGHER RETURN, LOWER RETURN.

8 MANAGE YOUR EMOTIONS

Many people struggle to separate their emotions from investing. Markets go up and down. Reacting to current market conditions may lead to making poor investment decisions.

Avoid Reactive Investing

Diagram showing a cycle of emotions: ELATION, NERVOUSNESS, OPTIMISM, FEAR, OPTIMISM.

9 LOOK BEYOND THE HEADLINES

Daily market news and commentary can challenge your investment discipline. Some messages stir anxiety about the future, while others tempt you to chase the latest investment fad. When headlines unsettle you, consider the source and maintain a long-term perspective.

REIRE RICH
SELL STOCKS NOW!
THE LOOMING RECESSION
THE TOP 10 FUNDS TO OWN
MARKET HITS RECORD HIGH!
HOUSING MARKET BOOM!

10 FOCUS ON WHAT YOU CAN CONTROL

A financial advisor can offer expertise and guidance to help you focus on actions that add value. This can lead to a better investment experience.

- Create an investment plan to fit your needs and risk tolerance
- Structure a portfolio along the dimensions of expected returns
- Diversify globally
- Manage expenses, turnover, and taxes
- Stay disciplined through market dips and swings

Diversification does not eliminate the risk of market loss. There is no guarantee investment strategies will be successful. This information is for illustrative purposes only. See back page for additional exhibit information and important disclosures.

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GUARDIAN
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SCHEDULE APPOINTMENT

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