

*Trust. Loyalty. Confidence.*

# INVESTING IN YOU.

LEARN MORE 

## **ABOUT US**

Who We Are



# SILVEROAK

I N V E S T M E N T S

SilverOak Investments exists for one reason—to grow and protect the wealth of our clients. We do not have “customers” — transactional folks who come and go — we have *clients* with whom we have lasting, long-term relationships. In an *on demand* economy, we’re an *on demand* investment firm.

We are a boutique firm and we pride ourselves on handling unique situations that larger companies may find too intricate to manage. We take a customized approach to investment management, and offer tailored solutions to address each individual scenario. What sets us apart from the large, corporate firms is our accessibility and exceptional client services. We listen to our clients and have prompt response time to any kind of inquiry.

**THE FOUNDER**

Ryan J. Yuhnke is the founder of SilverOak Investments. Having worked in the financial services industry for over a decade, Ryan started his career with Merrill Lynch in Newport Beach. He became a registered associate in 2006 and became a Certified Retirement Planning Counselor a few years later. Ryan joined Smith Barney in 2008 to pursue his goal of working in portfolio management on a discretionary basis. Morgan Stanley acquired Smith Barney shortly thereafter. Prior to starting SilverOak Investments, Ryan was a First Vice President and Portfolio Management Director with Morgan Stanley in Newport Beach. Now at SilverOak Investments, he assists clients and trusted professional partners by managing their assets through a customized “process driven” investment approach. This strategy involves focusing on the changes in future earnings expectations and identifying companies that sell below their intrinsic value.

At SilverOak Investments every client is top priority. We pride ourselves on our commitment, accessibility, and client-centered approach to produce results. We serve the affluent, emerging affluent, retirees, and pre-retirees, but every client is an “A” client no matter the account size. We can maintain this level of service on the investment side by implementing the block-trading platform where we buy and sell large quantities of shares with one click of the mouse. If we choose to sell ABC stock and buy XYZ stock the order will execute across all accounts large and small in a very efficient manner, where every client receives the same price including our own family members. From a service standpoint we have the speed and flexibility to cross-train our associates and increase our staffing levels at a moment’s notice.

## OUR STRATEGY

Changes happen in life and we are here to support and protect your finances through thick and thin. The core strengths of our firm lie in our experience, process, dedication, service, and laser-like focus to produce results and create an outstanding client experience. This strategy gives us a distinct competitive advantage.

At SilverOak Investments, we like to think of your financial plan and investments like a garden. Once we have identified a plan that works for you, we monitor your portfolio and consistently tend to it, making adjustments as necessary. Additionally, you will receive ongoing reviews that outline your portfolio’s performance and whether it is on track toward meeting your expectations. We intend to see your garden grow as we “water” your investments and meticulously pick out the weeds. We continuously monitor your accounts with pride. We are intensely close and aware of every single stock, ETF and Mutual Fund we own; we dedicate an intensive amount of resources for every buy and sell we execute.

# OUR SERVICES



## Services

Our services encompass a narrow offering of disciplines including portfolio reviews, investment management and analytics, retirement planning, income and cash flow planning, strategic borrowing, asset protection, wealth transfer, 401K, IRA, and other retirement accounts, liability management, concentrated stock, and asset backed lending. We are not everything to everyone.

We do not provide advice or sell many of the commoditized services and products that can be found elsewhere and may represent a conflict of interest. These may include structured products, IPOs, closed end funds, unit investment trusts, annuities, credit cards, and home loans.



## Educational Marketing

SilverOak Investments embraces technology and will strive to create educational marketing pieces that are easy to understand. We focus on our core competencies to provide exceptional value to the client and our trusted professional partners. Our clients are our partners and not simply transactional customers. As our clients grow, we grow.

In a time when most firms are boosting their bottom line by cutting back on support staff, raising and adding fees and shifting their focus to gain your "wallet share" by targeting your home mortgages and credit cards, we do the opposite.



## Court Investment Services

A hyper-specialized service that serves fiduciaries. We are recognized as one of less than a handful of investment professionals that offer this service in the entire country and are extremely familiar with the Uniform Prudent Investor Act and other probate code investment directives. Before starting SilverOak Investments, Ryan was the only person that offered this service while he was with Morgan Stanley.

(<http://courtinvestmentservices.com/>)

# INVESTMENT PHILOSOPHY

## CUSTOMIZED PORTFOLIO CONSTRUCTION

Our investment philosophy and individual customized portfolio construction is primarily focused on two areas. We have clients with portfolios containing individual stocks and we have clients with portfolios that contain a mix of ETFs (exchange traded funds) and Mutual Funds.

For our custom stock selection services we have a simple, straightforward, and easy to understand philosophy. We buy companies that have a competitive advantage against their peers and ones that are priced at a large discount to their future projected profits and cash flows. We don't buy companies that are losing money, have any accounting irregularities and we do our best to avoid the momentum stocks that can turn down abruptly.

Generally speaking, there are three types of risk: market risk, industry risk, and company-specific risk. Two of the three we can control through proper diversification. The third, company-specific risk can be managed by knowing what we own and having a process to continually monitor each company's financial performance.

"Hope" is not a strategy and when a stock goes down we don't sit on our hands and wait for it to "come back." Sometimes they don't. Every three months all companies report their financial performance and release SEC filings that are all public. From these documents, we draw our research.

Perhaps the biggest advantage of this strategy is that we not only grow and protect your wealth, but also invest in the most tax efficient manner. Some competitors use "models." For new clients these "models" will purchase the same percentage of a particular stock that has appreciated in value greatly and that every other client may have owned for years. That might not be the best investment for a new client just starting out. Every client and especially new clients need a thorough review of their current holdings and a proven process for identifying and purchasing new holdings regardless of what other clients have in their "models." A disadvantage of the autopilot model is the constant buying and selling of individual stocks. You may see on your statement every month small amounts of shares constantly being bought and sold with seemingly no rhyme or reason. Not only does this create tedious work for your tax professional, but the constant portfolio turnover creates taxable gains and losses and for the short-term those gains are taxed at ordinary income rates!

## MUTUAL FUNDS & ETF

For our mutual fund and ETF clients, we have a simple and defined strategy. We focus and invest in funds that are low cost and have great long-term risk and adjusted rate-of-return characteristics.

Let's be honest; it's difficult to provide value and differentiate from the competition by being a better "mutual fund picker" than our competitor down the street. So when it comes to funds why not focus on managers with long-term, consistent performance at a low cost. Just like the Academy Awards, the financial industry names Lipper Award Winners that honor funds and fund management firms that have excelled in consistently strong risk-adjusted performance. These awards are performance-based and objective. We use many independent resources to evaluate these characteristics. Some sites include **PersonalFund.com** (<http://personalfund.com>) and **Morningstar** (<http://www.morningstar.com>).

The stock market has gone up every year since 2009. It is not as cheap as it has been in the past and now more than ever it is critical to have your portfolio reviewed to protect your gains, understand your tax liability, and manage your risk on every position or fund you own. Simply spreading your money or diversifying into anything and everything is not a risk reduction strategy.

Making strategic financial decisions is critical now and for the security of your future; SilverOak Investments can help you achieve peace of mind.

## CONTACT US

We'd Love to Hear From You

We are here to answer any questions or inquiries you may have about SilverOak Investments. Please fill out the form or reach out to us in your preferred method and we'll respond promptly.

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### **Email**

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Your Name (required)

Your Email (required)

Subject

Your Message

SEND

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