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[HOME \(/\)](#)

[ABOUT US](#)

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Objective, Fee-Based Investment Advice

Whether your investment goal is to achieve long term growth or to preserve the principal that you have, our success is measured by your success.



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Our Team



[Gregory J. Litts \(/team-member-01/gregory-j-litts\)](#)

The owner of the firm, Gregory J. Litts, has extensive experience in the financial markets as his past experiences have allowed him to manage the creation of a hedge fund for a merchant bank as well as principally trade stocks and bonds. Before creating RJ Capital Investment



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[\(/team-member-01/gregory-j-litts\)](#)

Greg was Vice-President of the OTC/ NASDAQ...



[\(/team-member-01/thomas-l-brown\)](#)

Thomas L. Brown [\(/team-member-01/thomas-l-brown\)](#)

Thomas began his career in the financial services industry in 2010. Prior to joining RJ Capital, he worked in advertising for a national radio firm implementing marketing strategies to increase brand awareness and sales. That same passion for creating practical strategies led him into the role of Financial Advisor working with individuals and...



[\(/team-member-01/nicolas-j-knapik\)](#)

Nicolas J. Knapik [\(/team-member-01/nicolas-j-knapik\)](#)

Nicolas began his career in the financial services industry in 1997. Prior to joining RJ Capital, he was a Managing Partner and Chief Compliance Officer with TMFS, Vice President of the Private Client Division at Charles Schwab and an advisor at Morgan Stanley. His experience includes portfolio management, tax and estate plans and risk...



Matthew L. Lankford [\(/team-member-01/matthew-l-lankford\)](#)



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[\(/team-member-01/matthew-lankford\)](#)



Matthew began his career in the investment industry in 2000. Prior to joining RJ Capital, he was a financial advisor with the Wealth Management Division at Merrill Lynch, Managing Partner with TMFS and investments specialist at Arrowhead Asset Management. His primary focus is on actively managing client portfolios, preserving client's...



[\(/team-member-01/michaela-stanwood\)](#)

[Michaela Stanwood \(/team-member-01/michaela-stanwood\)](#)

Michaela Stanwood is a native Houstonian, where she attended St. Thomas Episcopal for 13 years. She attended the University of Mississippi for college and received a Bachelor of Arts in Psychology and was a member of the Delta Delta Delta sorority. Following graduation she moved to Washington, DC, where she assumed a coordinat...

Our Services



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Investment Management

We believe investing is both science and art. Our approach to managing money seeks to combine the science of creating a well-diversified portfolio with the art of active portfolio management. Our portfolios are built using low cost, broadly diversified mutual funds and exchange-traded funds.

We work with you to identify your appetite for risk and objectives in order to create a customized asset allocation.



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Financial Planning

Whether you're just getting started or nearing retirement, we can help you set and achieve your financial goals. We help answer questions like: Am I saving enough to reach my retirement goals? How should I investment my money? How much life insurance do I need? When should I take Social Security? Do I own too much of my company's stock?

Blog

[3 Things Everyone With a 401\(k\) Needs to Know \(/blog-01/3-things-everyone-401k-needs-know\)](#)

by **Gregory Litts** on **Aug 19, 2015**



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#1 - You Can Roll it Into an IRA

In the event that an employee separates from an employer, for any reason (including a layoff), there are several options the employee can consider in deciding what to do with a 401(k) account balance. Here at RJ Capital, we recommend rolling the balance into an IRA 99% of the time.

A rollover into an IRA will not trigger any taxes or penalties. The major advantages of an IRA include:

- Access to virtually limitless investment options - a typical 401(k) generally offers 10 to 30 investment options,
- A tax situation that is more advantageous for beneficiaries in the event that the account-holder dies and
- Less-extreme partial withdrawal penalties - which might make an IRA rollover a better option than leaving the money in a former employer's 401(k) plan for someone recently laid-off who needs to take a partial distribution.

#2 - 401(k) Loans Can be Dangerous

[Read More \(/blog-01/3-things-everyone-401k-needs-know\)](/blog-01/3-things-everyone-401k-needs-know)

[Interest Rates Will One Day \(Maybe Soon\) Head Higher \(/blog-01/interest-rates-will-one-day-maybe-soon-head-higher\)](/blog-01/interest-rates-will-one-day-maybe-soon-head-higher)

by **Gregory Litts** on **Jun 17, 2015**

The Fed is preparing to increase short rates from zero, as the improving economy and labor markets no longer warrant such extreme accommodation. However, many analysts believe the fed funds rate increases will be small in magnitude and at irregular intervals. The fed funds rate governs the shortest interest rates, but yields on longer maturity Treasuries are influenced by other factors, such as supply and demand, growth and inflation. Global forces may also keep the increase in longer-term rates in check, as foreign central banks battle deflationary trends with low policy rates.

Traditional financial theory portends that bond prices fall when interest rates rise. Yet, a bond's (or bond fund's) total return comprises not just price changes, but also income. This is important because, as rates rise, the income on a bond can help offset falling prices, cushioning the overall total return. Higher rates can boost interest payments from bond funds, and help buffer negative price returns. So although the price of a bond fund may drop in the immediate term due to rising rates, over time higher rates could eventually help bond fund investors.

[Read More \(/blog-01/interest-rates-will-one-day-maybe-soon-head-higher\)](/blog-01/interest-rates-will-one-day-maybe-soon-head-higher)



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National Retirement Planning Week (/blog-01/national-retirement-planning-week)

by **Gregory Litts** on **Apr 15, 2015**

RJ Capital is proud to announce that it will be supporting National Retirement Planning Week® 2015 - a national effort to encourage Americans to plan for their financial needs in retirement. National Retirement Planning Week® 2015 will take place from April 13 to 17.

The week is organized by the National Retirement Planning Coalition - a group of prominent education, consumer advocacy and financial services organizations, which recognize that the need to help Americans plan for retirement is an ongoing effort. The coalition, spearheaded by the Insured Retirement Institute, is committed to educating Americans about the importance of retirement planning and is determined to make this a national priority.

National Retirement Planning Week® and other coalition activities will demonstrate that - despite developing trends that have made planning for and funding retirement more difficult - it is still possible to "Retire On Your Terms" if comprehensive retirement plans are properly developed and managed. To support these educational and awareness efforts, the coalition maintains www.RetireOnYourTerms.org (<http://www.retireonyourterms.org/>), which features resources and tools to help Americans focus on their long-term financial goals.

[Read More \(/blog-01/national-retirement-planning-week\)](/blog-01/national-retirement-planning-week)

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