

# Cardiff Park Advisors

## Independent, Objective Advice and Investment Management



### WELCOME TO CARDIFF PARK ADVISORS

Cardiff Park Advisors is a fee-only investment advisor specializing in passively structured and index-fund portfolio management. We help our clients reach their long-term financial objectives with goal-based portfolios, unbiased advice, a fiduciary approach, and a proven investment strategy rooted in Nobel prize-winning research about how markets work.

Our experienced team offers full-service support to individual investors, families, trusts, endowments and businesses with \$1 million or more to invest.

Our company has been registered with and regulated by the [Securities and Exchange Commission](#) (SEC) since 2006. As of Q3 2018, assets under management are approximately \$1.8 billion.

Cardiff Park is among a select group of advisors qualified to provide access to Dimensional Fund Advisors (DFA), a leader in passive investment research and fund offerings ([Read why DFA is our preferred fund partner](#)). We also recommend Vanguard funds and selected Exchange Traded Funds as well as CDs, Treasuries, and corporate and municipal bonds for laddered maturity fixed-income requirements.

Cardiff Park does not accept custody of client funds or securities. Securities are held by brokerage firms that carry SIPC and other private insurance, including TD Ameritrade, Schwab, and Fidelity.

To learn about our strategy and thinking, please read our informative website ([About Us](#)). Learn about our founder and principal, John Gorlow, and why he created Cardiff Park ([How Wall Street Formed Me](#)). To begin a conversation, please complete the contact form below. We're here to help when you're ready.

### Latest from the Cardiff Park Blog

#### Chasing Yield in a Shady Market

#### Plus May Market Report

John Gorlow | Jun 11, 2019



"Ticking time bomb." "Marginal, non-creditworthy borrowers." "Vulnerable to runs." "Huge deterioration in standards." You may have been reading the press about Collateralized Loan Obligations (CLOs) over the past few months or year. They are not a new product, but warnings about their risks are on the rise. Are you

tempted to invest in these high-yield securities? If so, learn more before

### THE CARDIFF PARK DIFFERENCE

#### Smarter Strategy

Cardiff Park Advisors captures expected return with a diversified buy-and-hold approach to portfolio management. Our passive strategy is a systematic investment style that doesn't rely on forecasting, timing, stock picking or other forms of guesswork. Instead, it's a smarter strategy backed by a century of empirical data and Nobel prize-winning research explaining how markets work. Passive investing has proven to be more cost efficient, more profitable and less risky over the long-term than active investing. Learn more: [Passive Investing](#)

#### Low Fixed Fees

Most investors don't understand how much they pay for investment advice. Many willingly hand over a 1% advisory fee in addition to high indirect fees for products in their portfolios. These fees take a big bite out of returns, adding to the inability of most fund managers to beat their benchmarks. Many people believe this is just the way it is. But you have an alternative. At Cardiff Park, we pair our smarter strategy with fees that are reasonable, fixed, transparent, and never based on assets under management. So you'll always know exactly how much you're paying. Or in our case, how little. Learn more: [Advisor Fees](#)

#### Highest Ethical Standards

Cardiff Park is a fiduciary, meaning we're pledged to serve our clients' best interests. Our advice is independent, objective, and untarnished by conflicts of interest. We do not accept fees or commissions of any kind on financial products. Instead our aim is to help clients avoid costly mistakes and achieve their goals by following a disciplined, proven strategy. This makes us very different from most investment managers, who are financially motivated to recommend high-fee products that often mask hidden risks. Wall Street brokers want your money. We've got your back. Learn more: [Ethical Standards](#)

#### Full Service Support

Your financial life doesn't happen in a box. That's why we're prepared to help with issues beyond investment management. We'll negotiate private lines of credit, offer advice on buying and selling a business, analyze the best time to retire, manage trusts, and guide tax-aware philanthropic giving. Upon request, we'll work with other professionals including your CPA, attorney, estate planner, realtor, banker and trustee. Learn more: [Our Services](#)

#### We Serve People Like You

Our clients arrive at our doorstep with widely varying investment knowledge and life experiences. They include stock-rich entrepreneurs, professionals at the peak of their careers or approaching retirement, forward-thinking seniors considering end-of-life giving, philanthropists, trustees, endowments, business owners, nonprofit organizations, pension plans and multi-generational families. We've created viable, long-term financial solutions for them all. Read more about how we can help you. Learn more: [Client Profiles](#)

jumping in. Our analysis follows a review of May markets.

[Read More](#)

## Contact Us

Getting started is easy. We are here to assist you, and committed to staying with you every step of the way. First, we encourage all prospective clients to use our website to learn more about passive and index investing. You will be educated by our blog, and by numerous references to the body of work that serves as the foundation for our client service and advice. Next, we are happy to provide you with an initial complimentary consultation by phone. To schedule, please complete the contact form below and we will contact you promptly.

### Contact

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### Connect

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