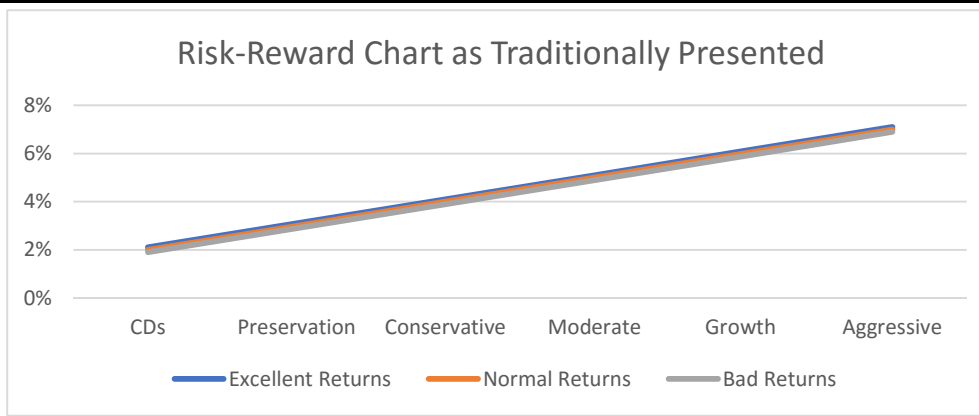
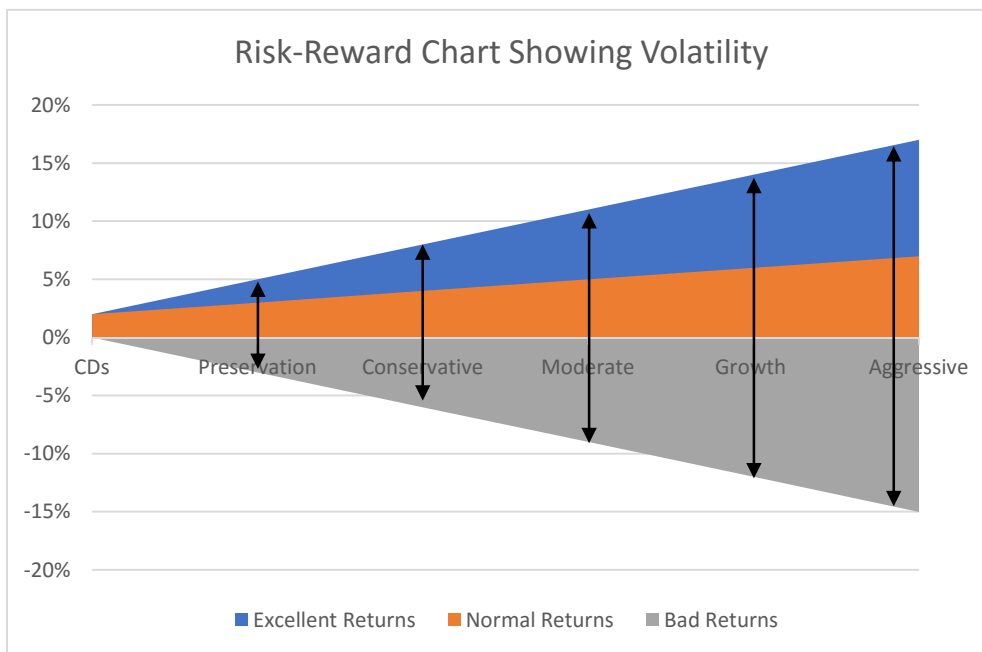


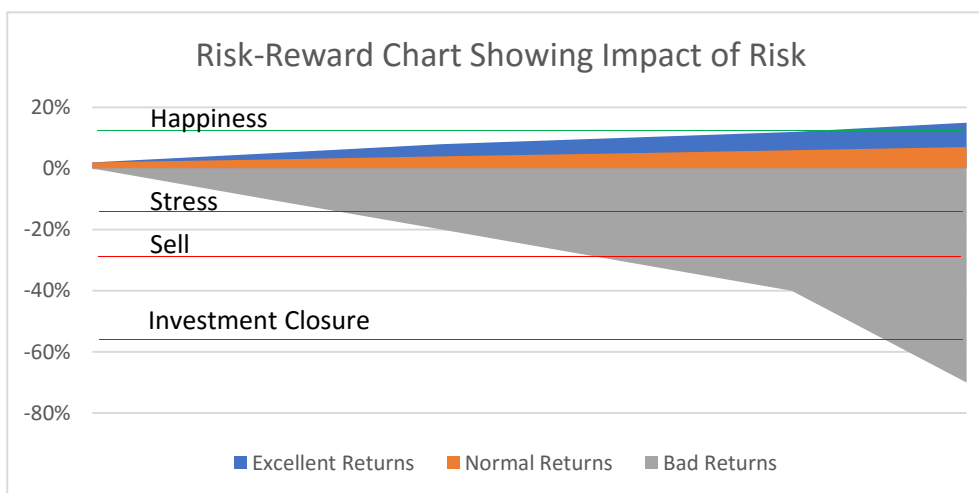
Investment Philosophy - Risk/Reward Tradeoff



The traditional portrayal of risk - reward incorrectly implies that the higher the risk, the higher the reward. It does not accurately present the downside of taking risks.



A more accurate portrayal shows the experience of owning higher risk investments including the periods of negative returns.



While investors are happy with positive returns, unprepared investors may sell when the stress and fear of further losses overwhelm them. In extreme cases, an investment itself may close.

An advisor adds value by selecting investments that match the client's true downside risk tolerance.

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