

CHOOSING A NEW ADVISOR, THE NO-COST, RELIABLE WAY

We invest our time, resources, and insights *before* we ask you to invest with us

2nd Opinion Goal

Our initial goal is to provide you with a **no-obligation portfolio second opinion** as a first step in getting your financial health back on track.

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Our Approach

We combine psychology and technology to precisely design portfolio options to compare with your current portfolio.

Our Discovery Process

Developed by Bob Hoyt, our partner with a PhD in psychology, we learn about who you are and what matters most in your relationship with money.

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Our Recommendation

We show you key metrics for portfolio options compared to your current investments. If you like what you see, we show you the final plan in the Mutual Commitment meeting.

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Our Mutual Commitment

We'll agree on a final portfolio designed to bring you confidence amidst an uncertain future. Having experienced our process, heard our insights, and understood our portfolio recommendations, only then do we decide to work together.