



*My Personal*  
CFO 

# My Personal CFO Relationship



Providing the highest level of wealth advisory services.



We love being a trusted advisor to deliver exceptional service.



There are so many financial decisions that impact multiple areas of an individual's balance sheet exposing you to a potentially costly mistake.



Our goal is to give you the peace of mind that all aspects of your financial picture are being taken care of.



As an independent Registered Investment Advisor, we follow the highest financial standards.



We work on a fee-only basis and do not sell commission-based or proprietary products or receive kick-backs of any kind.

This gives us the freedom to develop your financial plan and investment strategy without biased outside influences.

# What do we do?

We have the expertise and experience to provide an exceptional personal CFO relationship.



# Guiding Investment Philosophy

## Embrace Market Pricing

The market is an effective information-processing machine. Each day, the world equity markets process billions of dollars in trades between buyers and sellers – and the real-time information they bring helps set prices.

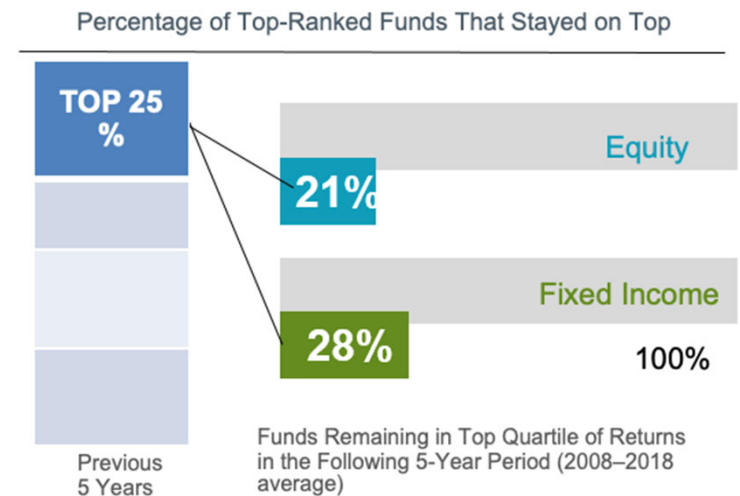


## Don't Try to Outguess the Market

The market's pricing power works against mutual fund managers who try to outperform through stock pricing or market timing. As evidence, only 23% of US equity mutual funds and 8% of fixed income funds have survived and outperformed their benchmarks over the past 20 years.

## Resist Chasing Past Performance

Some investors select mutual funds based on their past returns. Yet, past performance offers little insight into a fund's future returns. For example, most funds in the top quartile (25%) of previous five-year returns did not maintain a top-quartile ranking in the following five years.

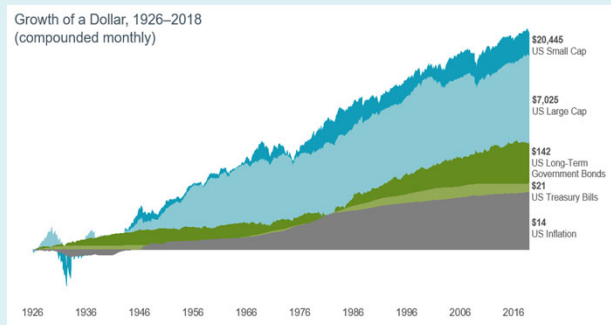


Source: DFA

# The Power of Efficient Markets

## Let Markets Work for You

The financial markets have rewarded long-term investors. People expect a positive return on the capital they supply, and historically, the equity and bond markets have provided growth of wealth that has more than offset inflation.



## Consider the Drivers of Returns

There is a wealth of academic research into what drives returns. Expected returns depend on current market prices and expected future cash flows. Investors can use this information to pursue higher expected returns in their portfolios.

## Avoid Market Timing

You never know which market segments will outperform from year to year. By holding a globally diversified portfolio, investors are well positioned to seek returns wherever they occur.

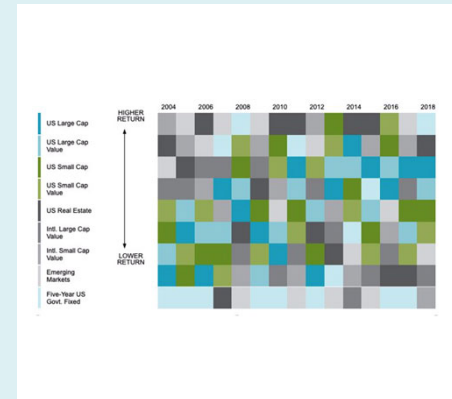
### Dimensions of Expected Returns

#### EQUITIES

- Company Size (Market Capitalization)
- Relative Price (Price/Book Equity)
- Profitability (Operating Profits/Book Equity)

#### FIXED INCOME

- Term (Sensitivity to Interest Rates)
- Credit (Credit Quality of Issuer)
- Currency (Currency of Issuance)



## Practice Smart Diversification

Holding securities across many market segments can help manage overall risk. But diversifying within your home market may not be enough. Global diversification can broaden your investment universe.

Source: DFA

# Behavioral Finance...Beware of Your Emotions

## Manage Your Emotions

Many people struggle to separate their emotions from investing. Markets go up and down. Reacting to current market conditions may lead to making poor investment decisions.



## Look Beyond the Headlines

Daily market news and commentary can challenge your investment discipline. Some messages stir anxiety about the future while others tempt you to chase the latest investment fad. When headlines unsettle you, consider the source and maintain a long-term perspective.



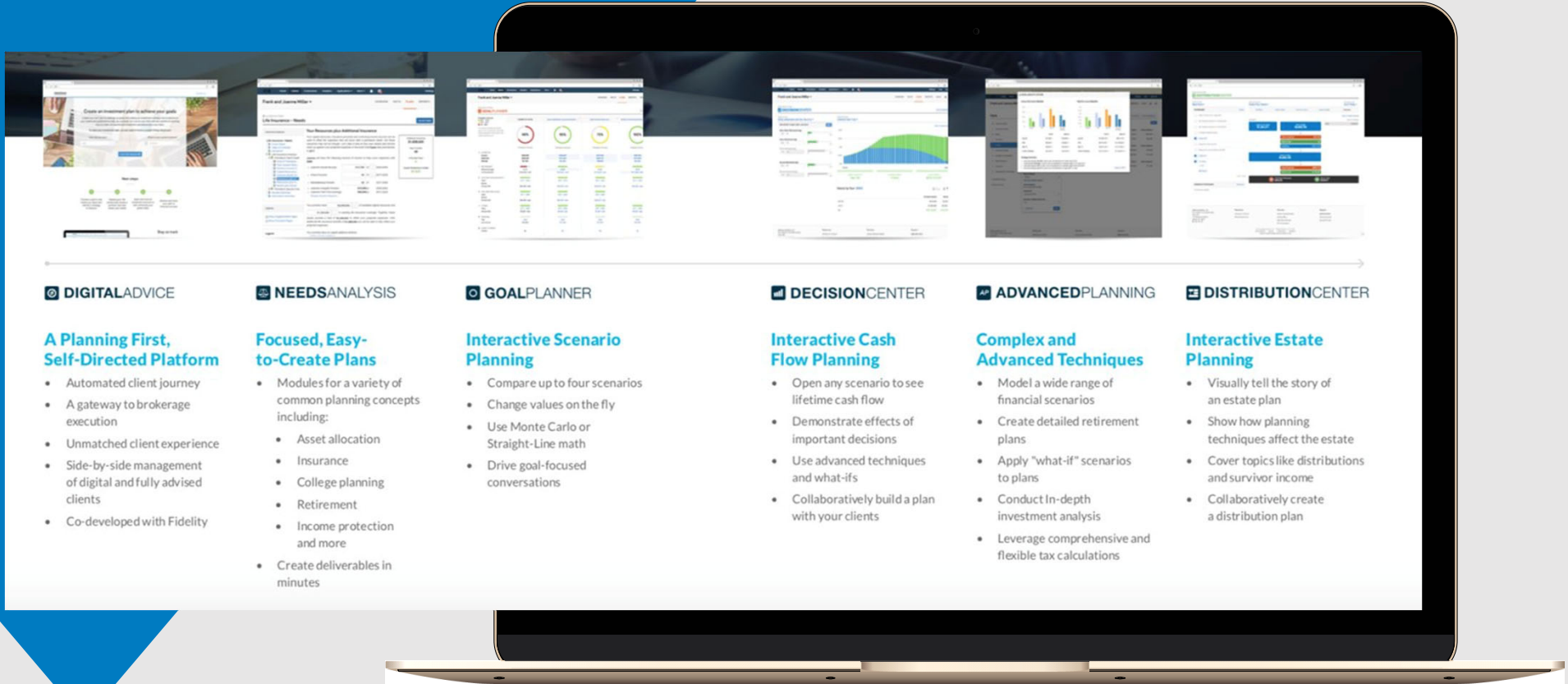
## Focus on What you Can Control


A financial advisor can offer expertise and guidance to help you focus on actions that add value. This can lead to a better investment experience.

- Create an investment plan to fit your needs and risk tolerance.
- Structure a portfolio along the dimensions of expected returns.
- Diversify globally.
- Manage expenses, turnover, and taxes.
- Stay disciplined through market dips and swings.

Source: DFA


# Do you have a plan?




**DIGITALADVICE**


**A Planning First, Self-Directed Platform**

- Automated client journey
- A gateway to brokerage execution
- Unmatched client experience
- Side-by-side management of digital and fully advised clients
- Co-developed with Fidelity


**NEEDSANALYSIS**


**Focused, Easy-to-Create Plans**

- Modules for a variety of common planning concepts including:
  - Asset allocation
  - Insurance
  - College planning
  - Retirement
  - Income protection and more
- Create deliverables in minutes


**GOALPLANNER**


**Interactive Scenario Planning**

- Compare up to four scenarios
- Change values on the fly
- Use Monte Carlo or Straight-Line math
- Drive goal-focused conversations


**DECISIONCENTER**


**Interactive Cash Flow Planning**

- Open any scenario to see lifetime cash flow
- Demonstrate effects of important decisions
- Use advanced techniques and what-ifs
- Collaboratively build a plan with your clients


**ADVANCEDPLANNING**

**Complex and Advanced Techniques**

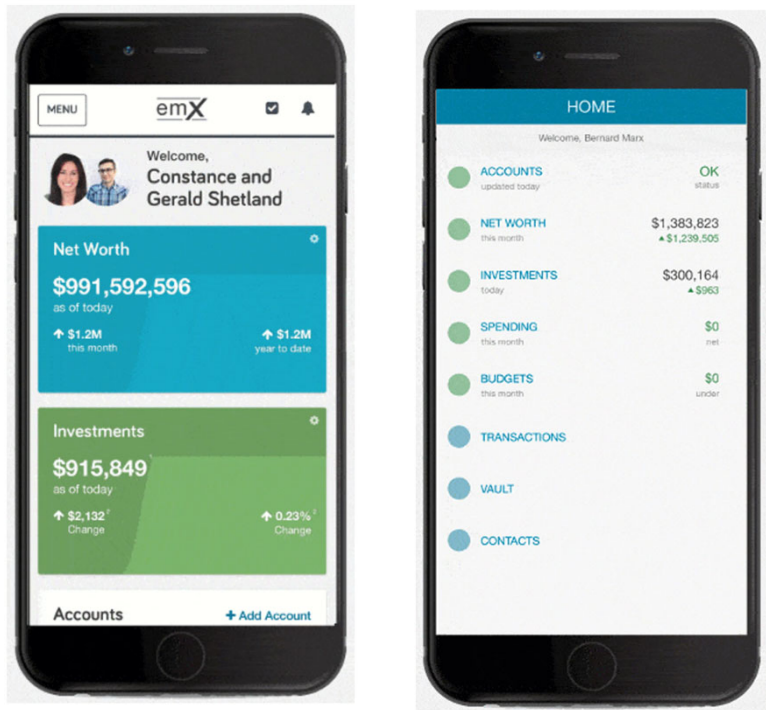
- Model a wide range of financial scenarios
- Create detailed retirement plans
- Apply "what-if" scenarios to plans
- Conduct in-depth investment analysis
- Leverage comprehensive and flexible tax calculations


**DISTRIBUTIONCENTER**

**Interactive Estate Planning**

- Visually tell the story of an estate plan
- Show how planning techniques affect the estate
- Cover topics like distributions and survivor income
- Collaboratively create a distribution plan

# Are you executing on it?



## Your personal financial website

Take control of your financial world

Your personal financial management website makes it easy to manage both your wealth and your well-being



More than half of the world's Web traffic is now coming from mobile phones. You will have a consistent and unified experience across all devices – from a mobile phone, tablet, or personal computer – making it easier than ever to use the Client Portal from wherever you are.



# My Personal CFO Relationship

Organize. Monitor. Collaborate.



## Organizer

Connect all your accounts for a consolidated view of your entire financial picture



## Investments

Interactive charts and detailed views help monitor all your accounts



## Screen sharing

Join a screen sharing session quickly and easily for interactive planning anytime, anywhere.



## Vault

Safely store your most important financial documents, accessible 24/7.



## Track spending

Know how much you're spending, and where.



## Budgeting tools

Set budgets to help reach your savings goals.



## Mobile

A complete financial picture available on your smart phone.



## Goals

See if you're on target to reach your most important goals

# Top Tier Technology to Bring Best in Class Service

**YCHARTS**



**Bloomberg  
Tax**

Y Charts is the firm's principal research platform that can deliver institutional level equity and fixed income coverage of 42,000 equities, mutual funds and ETFs in addition to 400,000 economic tools and indicators.

Advyzon is an advanced, cloud-based financial management solution that allows clients to track and monitor all their investments and wealth in one place, including live reporting on balances, performance, asset allocation, asset location and detailed holding information.

Tax software used by the nation's top tax firms and businesses for an integrated tax and solution to deliver exceptional tax preparation service to achieve solutions designed to minimize a client's income, gift and estate taxes.

# Our process to becoming your Personal CFO



Imagine  
taking a trip  
without directions

**You might make it to  
your destination**

**But did you take the  
best route?**

# Thank you.



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