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This program is very narrow in focus. I think of it as financial consulting for engineers, as what I do strikes a chord with engineering minds. A mind that really want to understand some of "why" behind their personal financial decisions. I'm an engineer and when I got into this with my MBA studies the light bulb went on. At the heart of this is a better appreciation of risk.

In the program, I help you analyze your situation and assist you in selecting better investments to better meet your goals. I do not trade other people's accounts, and only provide guidance. The recommendations I provide are long term mostly buy and hold with slow adjustments.

As an analyst and educator, I will walk you through the details of the process and statistics so that through deeper understanding you can make better decisions. As a coach, I will help you better understand investment risk.



better Decisions

Personal Financial Consulting Financial Analysis Financial Education

The Goal: To make more money and/or reduce risk in your portfolio by making better decisions.

The Technique: Analysis and education using, the science and theories behind Modern Portfolio Theory, combined with a healthy understanding of long-term macro-economic trends to maximize returns and to manage downside risk.

The Service: Annual review and detailed analysis of your portfolio with recommendations and explanations. Quarterly review of the markets, your portfolio, questions and concerns. Ad hoc financial consulting /coaching / analysis as needed 24/7.

The Ideal Client is:

- Wants to understand why one investment is better than another.
- Wants to earn more money and/or wants to take less risk.
- Has a total portfolio of over \$500,000 (total portfolio is defined here as all assets including property, retirements accounts, etc., less disposal property like vehicles, less their primary residence).
- Is at least at a high level interested in the equities markets, and manages at least some of their portfolio themselves. Is comfortable with the stock market.
- Hands on and comfortable making trades in their portfolio to adjust investments.
- Someone who does not want blind recommendations.