

## Our investment approach is based on the following beliefs:

1

Investors benefit by working with investment advisors who adhere to the **fiduciary standard**.

2

**Markets work** and have a history of rewarding investors for the capital they provide.

3

Adopting an **evidence-based** investment approach can help investors avoid emotional decisions.

4

Broad diversification is sensible and **asset allocation** is the most important decision an investor will make.

5

Markets are remarkably efficient and **low-cost, passive funds** are effective at capturing returns.

6

**Time in the markets** is key to success, not timing the markets.

7

**Resist chasing past performance** when making investment decisions.

8

**Rebalancing** applies a discipline to keep portfolios diversified while buying low and selling high.

9

**Managing taxes and reducing expenses** can enhance long term, after-tax investment returns.

10

Investors should **focus on their long-term plan**, not short-term noise.

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