



RETIREMENT & INSURANCE SERVICES, INC.

I have the privilege to work with Foundations RIA, which is #14 Fastest Growing RIA

According to FA Magazine¹, Foundations was ranked the 14th fastest growing RIA in the United States. We are honored to make the list and are excited about our future growth.

Our Process

WE ARE DIFFERENT . . . HERE WE OUTLINE HOW & WHY

TACTICAL INVESTMENT MANAGEMENT

While most money management is INSTITUTIONAL, we add in the TACTICAL approach to 'HEDGE THE DOWNS!' But what does this actually mean?

In a simplified way-It means that they design 'model portfolios' that will 'fit' the needs of different types of investors. So, conservative investors go into the conservative model portfolio, aggressive go into the aggressive model, and the moderate investors are placed into a model that is somewhere in-between. Now, once your risk tolerance is quantified, then you are placed into portfolios that 'fit your risk profile' and, on a quarterly basis, the model portfolios are rebalanced to their initial allocations of asset classes. For example, one conservative portfolio may be set at 10% cash, 40% government bonds, and 50% equities in the utilities and consumer staples sectors. Once a quarter has passed, the 50% equities might have grown to be 60% of the value of the total portfolio, so in order to realign to the original asset allocation, equities will be sold and reinvested into the government bonds, to keep the cash, bonds, and equities percentages as the model was designed. This rebalancing is simply adjusting your overweighted and underweighted holdings back to the model portfolio's allocations.

Tactical asset management is the opposite. On a quarterly basis, data points are being analyzed to determine what the current market is and where it is going, and those assessments lead to buy and sell transactions.

This management style allows us to quantify a client's MAXIMUM tolerable loss while pursuing portfolio growth, and to hedge the risk up to that maximum acceptable loss. While there are never ANY guarantees in market investments, we have found this tactical, quantifiable hedge a tremendous tool for our clients, giving them more peace of mind regarding their overall investment strategy, especially during volatile times where the market experiences disruption and declines. So, while we do provide traditional institutional management options, we highly leverage our tactical management capabilities for our clients' benefit.

One of the secrets of the money management business is that most 'financial advisors' DO NOT do financial planning. Most provide only financial statements or if they give you a "plan" they run some 15 to 50 page 'Financial Analysis Report' produced by some financial software which simply gives you a projection of the probability of whether your portfolio will last throughout your lifetime based on your stated income need (this is called a Monte Carlo analysis in our industry). *But* if you *really look at the report closely*, you will see that they use a future tax rate that is totally improbable, they count on your full Social Security payments with inflation increases, and they disclaim the accuracy and reliability of the report by telling you to consult with your professional tax or financial advisor. Since we are an independent financial services firm, besides offering financial advice we have established relationships with Tax attorneys and CPAs that specialize in not only estate and income taxes reduction, but they can also help you with alternatives to reduce capital gains taxes!

Investment advisory services offered through Foundations Investment Advisors, LLC, an SEC registered investment advisor,