

Strategic Approaches...



...to Fit Your Situation

INVESTMENT POLICY STATEMENT

Any consideration of investing should begin with an investment philosophy. What follows is an overview of various philosophies which are applied when investing with Longs Peak Financial.

People have lifespans with an end date. They also have financial goals, such as funding college or retirement, which are restrained by time frames. Simply assuming that someone can apply long term expected investment rates of return without consideration for the applicable time periods is unwise. This is one problem with asset allocation, which grew out of “modern portfolio theory” and is the basis for much of financial decision making today.

Modern portfolio theory teaches us that you can design a portfolio to optimize an expected long term rate of return based on a certain level of market risk based on an allocation amongst various asset classes. This scientific approach, with given allocations, must be balanced with a consideration for the time frame of the investing goal. Isolating a modern-portfolio methodology as your primary consideration would be applicable if, for example, you were managing a perpetual endowment fund. When a limited time frame is applicable, an asset-only allocation approach may lead to increased, unnecessary investment risk.

With investing, sometimes specific assets tailored to time frames are better suited to meet specific goals. If suitable, Longs Peak Financial will show you how to use

specific investments for a specific application.

When investment time frames are longer, well-diversified, asset-allocated low-cost approaches will be offered. Generally speaking, Dan applies a more passive philosophy to money management in order to help reduce expenses. Fees to manage assets not only impact the investor with a current expense, but the loss of this wealth also has a compounding negative affect on someone's ability to build or utilize wealth over long periods of time.

This philosophy stems from research which supports the fact that over longer periods of time, it is virtually impossible for anyone to outperform particular markets. The key is to try to reduce unsystematic risk. This investment philosophy/approach has been developed through years of experience, observation and study.

Longs Peak Financial will teach you how to utilize longer compound interest curves. This approach also helps eliminate the need to rely on higher rates of return over shorter time frames.

Longs Peak Financial will evaluate investment allocations across multiple products and financial tools helping to ensure an efficient utilization of your asset allocation over your entire financial situation.



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