

Balanced Investor....Growth & Income Strategy



The Growth and Income portfolio will hold 10-20 securities in a portfolio which are diversified across many sectors and risk managed strategies. Its goal is to gain 70- 80% of the markets return in a rising market with only half of the downside losses in bear markets. Its designed for investors who want consistent growth and income with moderate volatility. Many of the securities will also have risk managed strategies to gain equity like returns with bond like drawdown. This allocation should produce returns of 8% annually.

Growth Investor....Capital Appreciation Strategy



The growth investor portfolio will hold 10-20 securities in the portfolio which are designed for long term growth. Investors with a long term time horizon of at least 5 years and the ability to handle volatility should consider this strategy. The goal of this portfolio is to grow in excess returns of the Vanguard total stock market index.

Income Investor....Capital Preservation and Income Strategy



The income portfolio will hold 5-15 securities in this portfolio. It is designed for investors who are conservative and want to preserve their capital while earning a decent interest rate on their principal. Investors who have at least a 1 to 2 year time horizon and want to returns in excess of savings accounts and CD rates should consider this portfolio with a portion of their nest egg.