

# Four Independent Wealth Management Solutions™

*Because each client is unique.*

*We offer four distinct ways to manage investments.*

*Our common approach runs through all of them.*

## 1. Asset Allocated Mutual Fund Portfolios

- No-load & load-waived mutual funds
- Different ratios of equity to fixed income
- Wide variety of funds, asset classes, and money managers

## 2. Individual Stock Portfolio

Invested through 3 Perspectives:

- Growth Opportunities
- Core Holdings
- Contrarian Values



## 3. Equity Income Portfolio

Income through:

- High dividend stocks
- Preferred stocks
- Convertible Bonds

## 4. Tax Free Bond Portfolio

- State-specific bonds
- National issues
- Managed for total return

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