Our Five Star Process

The Five Star Process is our proven method for building your portfolio from the ground up. We stick to this process, because time and time again, clients have gained our trust, and experienced our commitment to building long term relationships that have their best interests in mind.

★**Understand the Client:** During this exploratory stage we seek to understand each other's unique strengths and limitations so that we are both assured of a good fit.

- Discuss and understand the Client's unique constraints.
- Identify income and cash flow liquidity requirements.
- Clarify duties and responsibilities of the Investment Advisor and Client.

Result: The basis for the Investment Policy Statement and the beginning of a solid relationship.

★**Establish the Portfolio's Building Blocks:** Using information shared in the Relationship Building stage, we begin to apply our advisory expertise and make portfolio recommendations. We will establish risk parameters, investment time frames, identify asset classes, appropriate benchmarks, and performance expectations. In this role, we may advise you to keep some of your existing strategies and we may make new recommendations. We are not selling any products and therefore, all recommendations are made with your best interests in mind.

- Explore the strength and suitability of the Client's existing portfolio.
- Develop risk parameters and investment time frames.
- Identify asset classes, appropriate benchmarks and performance expectations.

Result: Your portfolio is set up for success!

★**Develop the Portfolio Structure:** We evaluate, analyze and test the portfolio's structure using modeling and optimization software. We explore asset class correlations to strengthen the portfolio's fiber and quantify its' resiliency by running Dynamic Financial Analysis simulations.

- Analyze, test and establish portfolio's structure using optimization software.
- Explore asset class correlations to strengthen the portfolio's fiber.
- Quantify portfolio's resilience by running Dynamic Financial Analysis simulations.

Result: An investment strategy to match your expectations.

★**Select and Hire Portfolio Managers:** We search, select and hire top performers. We personally research risk, consistency, and return track records of potential managers and perform office visits and background checks.

- Identify suitable portfolio manager candidates from GIPS compliant database.
- Research risk, consistency and return track records of potential managers.
- Perform office visits and background checks.

Result: Top managers with proven track records working for you.

★**Perform Ongoing Portfolio Supervision:** With your permission, we will manage your portfolio in an advisory role. We will deliver quarterly reports of overall portfolio and individual manager performance, monitor managers and all other aspects of your portfolio.

- Meet with Client as needed
- Report overall portfolio and individual manager performance quarterly.
- Monitor managers, as well as, all other aspects of the Client's portfolio.

Result: We watch over your portfolio so you don't have to.