

OUR KEY RELATIONSHIPS

Why We Partner with Loring Ward

As independent financial advisors, we take seriously our legal and ethical fiduciary duty to always act in your best interests. This responsibility includes regularly evaluating potential partners to determine if they might offer services and solutions that can enhance the financial advice and support we provide.

This is why, after extensive due diligence, we chose to partner with Loring Ward, a San Jose-based financial services firm that has been providing tools and solutions to independent financial advisors and their clients since 1990. Working with an institution like Loring Ward provides additional services, support, enhanced resources and a true team approach for the wealth advisory services we offer.

Most importantly, Loring Ward supports and empowers our investment philosophy which is founded on the idea that markets can create long-term wealth. Our shared approach is based on decades of investment data and analysis as well as extensive relationships with Nobel Laureates and leading academic institutions.

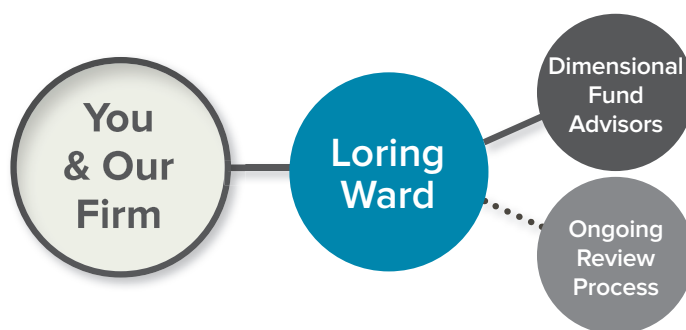
In addition to their investment experience and resources here is what our partnership with Loring Ward brings to you...

- Quarterly reports that clearly and concisely show how your money is invested along with detailed portfolio information
- A full suite of analytical tools and technology to help us define, manage and monitor your investment goals
- Secure 24/7 online access to your statements and reports
- A written Investment Policy Statement to facilitate prudent, long-term investment strategies and help prevent spur-of-the-moment changes to your portfolio
- Rebalancing to help keep your portfolio aligned with your goals, risk tolerance and time horizon

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Working with Loring Ward also means benefiting from the institutional expertise of Dimensional Fund Advisors, a money management firm widely acknowledged for its practical and innovative applications of academic financial research to investing. Based on an extensive analysis of a wide variety of strategies and investment providers, Loring Ward's Investment Committee determined that Dimensional's institutional asset class funds offered the best means for implementing portfolios.

Loring Ward's partnership with Dimensional is based on a shared belief in the potential of companies around the world, powered by innovation, to create wealth for investors over the long term.



We believe Loring Ward provides a distinctive combination of custom advisory strategies, a time-tested investment philosophy and service excellence, guided by passion and integrity.

Most importantly, partnership with Loring Ward allows us to focus on your long-term plan and helping you stay confidently on track to achieve your goals.