

TEN REASONS TO WORK WITH CLEARLOGIC



1. Fiduciary

We provide advice with your best interests in mind - not ours, not a company's, and not any vendors' or partners'.

2. Fee-Only

We do not sell any products or earn any commissions. With this approach, you know we are serving you and no one else. The only revenue we receive is from our clients.

3. Clarity

We take our time when explaining things. Many of our recommendations, whether investment-related, tax-related, or insurance-related involve detailed analysis. Some people feel details cloud decision-making, but we feel details provide clarity to what should be done, as long as they are structured and explained well.

4. Comprehensive

All of our financial planners have, or are working towards, their CFP® certification. The CFP® designation is considered the "gold standard" in the financial planning profession. It requires complete knowledge of investments, insurance, tax planning, estate planning, retirement benefits, and how all those topics intersect in a well-constructed financial plan. We ensure you have a cohesive plan that covers all of these topics, knowing that taxes impact investment choices, and estate planning wishes may impact insurance, taxes, and investments. It takes time and a careful approach to build and implement a comprehensive plan, but we won't do it any other way.

5. Collaborative

Our financial planning process is a mutual effort. We spend a tremendous amount of time upfront building the plan with you, not for you. This requires some work and meeting time for our clients as well, but the effort pays off when you truly understand the drivers of your financial success.

6. Caring

We are not a billion dollar enterprise. Our business goals are not to grow at all costs. We have been in business for more than 20 years, focusing on helping people in a comprehensive and collaborative way. We spend quite a bit of time with our clients. We enjoy a personal relationship with our clients, and provide personal service that goes well beyond investment management.

7. Authentic

We, and our clients, are down-to-earth, modest people. We are honest, dependable, and believe in the mantra of under-promising and over-delivering. We don't try to be anyone other than ourselves and don't try to convince you we can control more than we can control. We are careful and cautious in everything we do - from building your financial plan to investing your assets. We do not feel one should take risks above and beyond what they need to achieve their individual objectives.

8. Scientific (Evidence-based) Investing

Our investment philosophy is grounded in decades of academic research, supported by real data. Much of the research has been authored by Nobel Prize winners.

9. Detailed

What looks like a great idea on the surface might be the wrong recommendation once you dive into the details. We do careful, multi-year tax planning to ensure the client's finances are as tax-efficient as possible. We also focus on what many assume are the "little things" in investing, such as tax realization and transaction costs. Our belief is that the more detailed we are, the more clarity you will have.

10. Disciplined

Whether it is investments, tax planning, insurance, or estate administration, we ensure things get done the right way. For investments, that means not succumbing to the daily barrage of information and news, but instead sticking with our investment plan. We develop an Investment Policy Statement for every client which acts as our guiding light during cloudy environments. We meet with our clients at least annually to ensure their financial plan continues on the course we have set together.

