5 Fundamentals of Investing

Let me just tell you a couple of my fundaments before I even look at your stuff. Let me just tell you a couple things that I have built my business on, they way I do business, how I handle things. Let me share some of these fundamentals with you first.

1. **I believe People don't need financial products; they need a strategy (PLAN)**
    i. And I believe you have worked hard for your money
    ii. And I think there are 3 things that is trying to get it, and we need to use this strategy to protect our money against these 3 things.

2. **3 Things that we need to protect our money against**
    a. Taxation
    b. Inflation (we need to beat the inflation rate)
    c. Market Fluctuation (Up's & down's of the Economy)

    I have access to some fundamental strategies that I use to protect your money against these 3 things, and I'm going to structure this solution for you, into 3 accounts.

3. **And those Three Accounts are:**
    a. Short-term (emergency Fund)
    b. Mid-term (specific goal)
    c. Long-term (Retirement / Wealth)

    And before I look at what you have, I just want you to know that I don't believe in moving money just to move it. There has to be a benefit to you, and I have criteria to reference your accounts against, some fundamentals, and if I feel we need to make a change I will recommend it. Otherwise I am going to tell you to stay right where you are.

4. You must know WHY we move money? **5 Reasons to consider moving your investments...**
    1. You're in the **wrong vehicle** to meet your goals
    2. You have **no specific strategy** or portfolio designed
    3. You are paying **high management fees**
    4. Your investments have **poor performance** history
    5. You have been receiving **substandard service**

5. **We need to play Offence and defence with our money**. And the Reason for that is because
    a. "Money takes twice as long to come back; then it does to go down."
    b. Explain the "SWINGS" in a portfolio. (up 20% down 20%)
    c. So, what if you knew how to design a portfolio, when the market went up 20, it didn't go up 20 maybe it when up 15, and when the market when down 20 maybe it only when down 5. What would that difference be compound out, over a 15-20 year period....major major mathematical difference.

BONUS

Let me explain Another principle (only explain if you have to take it up a notch- sitting with engineer)

    d. **BETA**- Measure of Risk