



Our Philosophy

Affinity's independence has allowed us to develop an approach that is **different** and more **sophisticated**, while still being **refreshingly simple**. We believe this approach provides you with a better client experience.

At the heart of this are some basic, but powerful, concepts.

Balance

- We use years of experience and wisdom to invest your money well, while remaining open to the changes and complexities of the market.
 - 'No one can time the market'
 - 'Buy and hold'
 - 'Index funds'
 - 'Diversification'
 - 'Buy term life insurance'
 - 'Avoid variable annuities'
- Challenge the "common wisdom" recognizing that this seemingly definitive, and sometimes simplistic, advice does not always apply in a complex world.

Flexibility

- Independence
 - Answering to only you allows us to do more for you and makes it easier for us to do the right thing for you.
- Fee based compensation
 - Unlike commission based, allows advisors to use a wider variety of funds and provides more flexibility in moving between funds.

Dynamism

- TD Ameritrade - Affinity's primary account custodian & leading discount broker offers low costs and a wide range of investment options.
- Technical Analysis - Affinity's investment tracking methodology provides insight on the likely direction of investments vs. the buy and hold approach which makes no attempt at all.
- Quantitative (numbers based) vs. qualitative (human element) approach
 - While a quantitative approach is helpful, it can be overused.
 - Example: The use of a standardized questionnaire to get a client's risk score.
 - In depth conversation that focuses on your "numbers" is more thorough.



Objectivity

- Investment management – regardless of how Affinity invests your money, we get paid the same way and in the same amount.
- Financial advisory - We don't charge for anything other than managing your money, so you don't have to worry that reviews, analyses, or product recommendations are proposed in order to generate a fee.