Affinity – What Does The Word Mean?

"a close resemblance or connection"

The name reflects the kind of relationship we want to have with our clients – *close*.

Affinity – What Makes Us Unique?

As an independent, fee only RIA, we have been able to develop a highly personal approach.

Affinity doesn't

- use a *one-size-fits-all* questionaire
- simply manage all of your money the same way
- ask you to simply endure bad stretches for your investments.

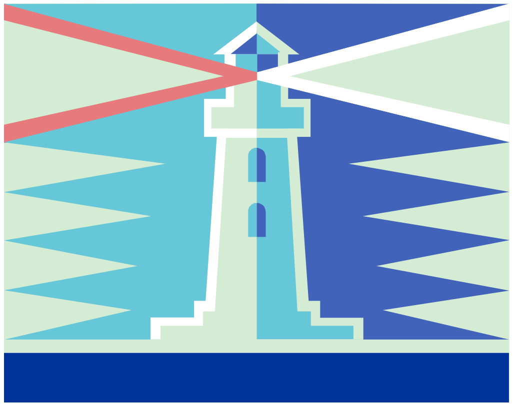
Affinity

- seeks to understand the important aspects of your financial life.
- assigns a purpose to each of your accounts and offers a variety of options for their individual management.
- tracks investments to determine when they are likely to do badly and adjusts accordingly.

Affinity - Who Are We?

Nino (Investment & Financial Advisory) & Barbara (Customer Service) Cappelletti.

Nino holds BBA, MAcc and MSF (finance) degrees . He has worked as a CPA and has been an advisor since 1999.



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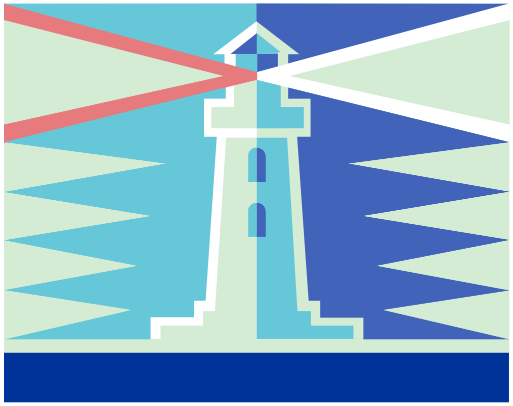
Affinity Financial Advisory is a Registered Investment Advisor (RIA) regulated by the State of Michigan.



Affinity Financial Advisory

Investment Management & Financial Advisory

that offers…

- ***more*** *attention to your finances*
- ***better*** *matching between your goals and investments*
- ***more*** *investment options*
- ***more*** *attention to your investments*
- ***more*** *service*

"shedding light on your financial life so that you can ***S.E.E*** *your future"*

More attention to your finances…

Affinity *begins with a* ***conversation***.

We're hoping to learn about

- the kind of **help** you're seeking
- **what's important** to you
- how your **cashflow** is going
- your current **tax** situation
- the type of **insurance** you have
- the kind of **debt** you have
- **major expenditures** you're planning
- **non-financial assets** (i.e. land) you own
- your **goals**

In learning about **you**, Affinity can better help in managing your money and financial life; and ultimately, in meeting your goals.

☼☼☼

Better matching between your goals and investments

Affinity *approaches your investments one account at a time.*

Each account is assigned a

- **purpose** or goal – i.e. retirement
- **time horizon**

A determination is also made as to which **types of accounts** should be held – i.e. Roth IRA, etc.

With a purpose, time horizon and account type assigned, an investment **profile** (option) is matched to each account.

More investment options…

Affinity *offers investment profiles in the following areas:*

- income – 6 options
- diversified – 4 options
- risk managed – 3 options
- growth (stocks) – 2 options
- growth (tax deferred) – 3 options

☼☼☼

More attention to your investments…

Affinity *goes beyond the standard approach -*

Most investors, and advisors for that matter, apply a simple buy and hold approach to investing.

With buy and hold, investments are purchased and held for long periods of time regardless of market conditions.

Affinity, on the other hand, automatically makes adjustments, to your investment mix, based on changing market conditions.

Whether an **investment** is likely to do well, or not, can be determined by using a variety of **statistics** based on its **price history**.

The use of these statistics is called **technical analysis.**

Technical analysis provides a

simple • ***efficient*** • ***effective***

approach to investing.

Technical Analysis helps us to

☼ ***S.E.E*** ☼

more clearly. Investing without it is like walking in the dark.

☼☼☼

More service…

Affinity encourages clients to go deeper. This is done by looking at investing in the context of the "big picture" of our financial lives.

Areas to be considered are –

cashflow • taxation • giving • insurance • retirement • education funding • financial legacy (your estate) • business

Affinity helps clients, with this, by providing

- technology that brings these areas together
- periodic financial reviews

Affinity offers these, to you, in order to -

- manage your investment accounts better
- identify the areas of your financial life that need ***more*** attention