



Our Philosophy

Affinity's independence has allowed it to develop an approach that is **sophisticated**, yet **refreshingly simple**. We believe this approach provides you with a better client experience. At the heart of this are four basic but powerful concepts -

- **Balance**

- **respect**, learn and borrow from the "common [financial] wisdom"
 - 'no one can time the market' • 'buy and hold' • 'buy index funds'
 - 'diversification' • 'buy term life insurance' • 'avoid variable annuities'
- **challenge** the "common wisdom" recognizing that this advice
 - while seemingly definitive, is sometimes overly simplistic
 - does not always apply in a complex world

- **Flexibility**

- independence
 - (answering to no one, but you) allows us to do more for you and
 - makes it easier for us to do the right thing for you
- fee based compensation
 - as opposed to commission based
 - allows advisors to use a wider variety of funds
 - provides more flexibility in moving between funds

- **Dynamic Approach**

- TD Ameritrade
 - Affinity's primary account custodian
 - leading discount broker that offers
 - low costs
 - 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
 - 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 these services
 - so, you don't have to worry that a proposed
 - review, analysis, product recommendation is motivated by additional fee potential