



Our Philosophy

Affinity's independence has resulted in a **sophisticated**, yet **refreshingly simple** approach. We believe this provides clients with a better experience. At the heart of this are four basic but powerful concepts -

- **Balance**

- **respect**, learn and borrow from the “common [financial] wisdom”
 - ‘don’t time the market’ • ‘buy and hold’ • ‘buy index funds’
 - ‘diversify’ • ‘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



OLD CONTENT:

Philosophy [Core Values]

Affinity's independence has allowed it to develop an approach that is **sophisticated**, yet **refreshingly simple**

We believe this approach provides you with a great client experience.

At the heart of this are some basic but powerful concepts -

• **balance** • **flexibility** • **dynamic approach** • **objectivity**

- **balance**
 - **respect**, learn and borrow from the **"common wisdom"**
 - 'no one can time the market' • 'buy and hold' • invest with '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 only to you) allows us to do more for you and
 - makes it easier for us to do the right thing for you
 - **fee**, unlike commission, **based compensation**
 - allows advisors to use a wider variety of investments
 - provides more flexibility in moving between investments
- **dynamic approach**
 - TD Ameritrade
 - Affinity's primary account custodian & leading discount broker that 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
 - **not just quantitative** (numbers based), **but also qualitative** (human element)
 - while a quantitative approach is helpful, it can be overused
 - example - standardized questionnaire to get a client's risk score
 - an **in-depth approach** 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**
 - because we don't charge for anything other than managing your money



- you don't have to worry that review, analysis or product recommendations are proposed to generate additional fee