

By Buying Markets vs. Stocks Wealth Teams Solutions Can Help You...

- Decrease Volatility...Increase Return
- Optimize Portfolio Construction...
Modern Portfolio Theory
- Reduce Fees & Expenses...Up to 50%
- Reduce Taxes...Up to 40%

*To capture the bounce and build wealth
CONTACT YOUR
WEALTH TEAMS ADVISOR*



Listed among the 250 top Registered Investment Advisors in the United States by Worth Magazine, Guy Baker, MBA, PhD, CFP, MSFS, ChFC is nationally acclaimed for his expertise and financial planning skills. Guy has been serving clients since 1966 and was selected by the National Association of Estate Planning Councils for his Distinguished Service. He was also elected President of the prestigious Million Dollar Round Table, an association of over 35,000 top advisors worldwide because of his dedicated service to the financial industry.



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*"There are two times in a man's life when he should not speculate. . .
when he can't afford to and when he can." –Mark Twain*

Buying Markets vs. Stocks Can Reduce Risk And Increase Return



Wealth TEAMS Alliance
Build Wealth...Reduce Risk

Do You Know How Much Risk You Are Buying?

Most investors don't unless they understand these 4 market factors

#1: VOLATILITY

- **FACT:** Since 1990, *Volatility* has caused the average investor to underperform the general markets by nearly two thirds (67%). According to a recent Dalbar QAIB Survey, over the last 20 years, investors have earned 3.4% compared to Market Returns of 10.4%.
- **PROBLEM:** Sharp market downturns—*Volatility*—causes investors to panic and liquidate their equity portfolios despite significant losses in order to avoid further loss.
- **SOLUTION:** *Capture the Bounce!* Wealth Teams knows *Volatility* is a natural part of market growth. Based on 85-years of market analysis, every downturn has resulted in a bounce, a larger uptick. The key to minimizing the “down” is staying invested with efficient diversification. At Wealth Teams, our clients *Capture the Bounce* by staying invested which equates to greater returns.

#2: PORTFOLIO CONSTRUCTION

- **FACT:** *Proper Portfolio Construction* determines portfolio performance 94.6% of the time according to the famous 1980's pension study done by the Brinson Group. Conversely stock performance and market timing only accounted for superior returns—as compared to T-bills—less than 6% of the time.
- **PROBLEM:** Most advisors do not perform the necessary quantitative work critical to proper *Portfolio Construction*; therefore they don't know which asset classes generate the best historical returns. Amazingly, over the past two generations, most portfolios have been dramatically underinvested in the best performing asset classes.
- **SOLUTION:** Wealth Teams uses proven academic and historical data to identify the best performing asset classes to judiciously manage risk. Our proprietary software and analytical tools for *Portfolio Construction* have delivered consistently high performing returns for our clients.

#3: FEES & EXPENSES

- **FACT:** *Fees and Expenses* for typical investor portfolios average more than 4% annually based on Morningstar data. This is very costly, especially in down markets!
- **PROBLEM:** High asset management fees, unnecessary and undetermined trading costs and losses attributed to the bid/ask spread will reduce your portfolio return or increase your losses by as much as 2.5% annually. High *Fees & Expenses* erode returns and overall portfolio value.
- **SOLUTION:** At Wealth Teams, our fees are typically 20%-40% less than traditional RIA fees. Given our approach to portfolio construction, management and turnover, we reduce total fee erosion by more than 50%. Our lower *Fees & Expenses* mean better value to our clients. Plus we fully disclose to our clients why and what we charge.

#4: TAXES

- **FACT:** To quote the legendary Judge Learned Hand, “...it is immoral not to arrange your affairs to pay minimal Taxes.”
- **PROBLEM:** According to historical Morningstar data, average portfolio turnover exceeds 80% annually. This means very few gains are classified as long-term capital gains and end up being taxed as ordinary income. Without the proper strategy, *Taxes* are a huge and expensive problem.
- **SOLUTION:** Wealth Teams investigates the historic turnover rate for every client's portfolio and utilizes investment strategies to minimize turnover. This reduces *Taxes* on the repeated sale of assets within the fund during the year. As a result, our clients keep more of what they earn.

Wealth Teams can show you how to use Modern Portfolio Theory to navigate market volatility and master the 4 critical factors... thereby reducing risk, building wealth and consistently capturing the bounce. Call us for your FREE Analysis!

**To Learn How to Reduce Volatility & Maximize the Value of Your Investment Portfolio,
Contact Wealth Teams Today For Your FREE Portfolio Analysis.**