

Investing is only one component of wealth management, though certainly an important one. We believe that a combination of active and passive management can add value over time, especially within the context of our ever-changing world. We allocate assets among the major classes of cash, stocks, bonds, real estate, and alternative investments. We strongly believe that non-traditional assets such as private equity, private real estate, private lending, and other investment strategies can add material value to a client's portfolio through diversification and risk-adjusted returns. We access research and information from a variety of independent sources that are typically paid strictly on a fee-for-service basis in order to protect the integrity of the information that we rely upon for portfolio decision-making. We focus on the details but not at the expense of the bigger picture—our client's personal goals.

TMD partners with firms that provide us with institutional-level knowledge to help in the process of managing our clients' wealth. We focus on three key areas when designing a personalized portfolio:

Risk Profiling

TMD has created six unique models for use in portfolio allocation. These client-centric, risk-targeted models serve as the underlying basis for virtually all asset allocation decisions. TMD's six models are designed to align individual investor risk tolerance with appropriate capital market exposure. Our goal is to manage the unfortunate mismatch that so often occurs between investor expectations and future market return potential. The models are monitored on a regular basis and adjusted according to perceived market valuation, implied volatility, and future return expectations.

Asset Allocation □ Universe

TMD seeks to identify optimal risk adjusted return opportunities between and among the major asset classes:

- Domestic Equity: Large Cap, Mid Cap, Small Cap, Multi-Strategy
- International Equity: Developed Market, Emerging Market
- Alternative: Commodity, Real Estate, Specialty/Other
- Fixed Income: Diversified Fixed, High Yield, Inflation Protected, US Government, Global
- Cash

Asset Manager Selection

Good money managers need to be able to allocate capital through a variety of market conditions. Superior investment managers generally distinguish themselves along the following five factors: philosophy of risk control, process of decision making, cultural orientation, ownership structure & rewards system, and excellence of personnel. As stewards of our clients' hard-earned money, risk control is the most important factor in the hiring of a manager. Diversification among investment styles, strategies, and asset classes is also part of the manager selection process.

A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life .

- [Suze Orman](#)