INVESTMENT SELECTION

WHAT	WHEN
Work Session	Weeks 1-2

GOALS

- ✓ Identify leading investment funds that meet your financial plan requirements.
- ✓ Vet and validate fund managers, strategists, and historical performance.
- ✓ Ensure target investment funds match your ideal risk tolerance score.
- ✓ Adjust portfolios to better align with your personal financial plan and goals.
- ✓ Collaboratively discuss recommended funds and answer your questions.
- ✓ Align on our initial investment strategy and target assets.

OUR APPROACH TO INVESTING

Heads up - we're not here to help you "beat the market". We manage client investments in service of helping them live better lives and achieve their financial goals.

Because of this, we focus on building structured investment strategies that meet the cash flow and timeline needs of your financial plan. Investing this way maximizes the likelihood that the money you're counting on is there when you need it.

Our investment philosophy is conservative:

- Always think long-term, even as you invest for short and mid-term needs.
- Never speculate. We help you set and maintain realistic goals. No gambling required.
- Avoid volatility and "big swings" by carefully diversifying portfolio assets.
- Leverage the best global research and strategy, but tailor recommendations to each client.
- Ensure your financial plan is up to date by updating it as life takes twists and turns.

SHORT, MEDIUM, & LONG-TERM STRATEGIES

Your financial plan spells out the details of what your cash flow needs will be over time. We segment this information into:

0-3 Yrs	3-10 Yrs	10+ Yrs
Short-term needs	Medium-term needs	Long-term needs

503.723.9580 | operations@crooksandcompany.com

For each of these segments, we look for investment portfolios capable of providing the returns we're looking for while balancing risk and volatility.

- Short-term portfolios tend to be lower risk and lower reward since you'll need the money soon and don't have time to recover from big losses.
- Long-term portfolios can afford greater volatility since you won't need the money for some time, allowing for greater potential returns.

GLOBAL STRATEGY. LOCAL ADVOCATE.

Our clients love our small, local office, but it's not where we get our market research done. For that, we look to global leaders in money management and strategy.

For our clients - it's the best of both worlds: Insights from the biggest market research and strategist companies in the world, but tailored to your unique life situation and goals by a local fiduciary.

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FINDING THE RIGHT INVESTMENTS.

We scrutinize global money managers and strategists on your behalf, selecting those investment opportunities capable of delivering against the targets set out in your financial plan.

We monitor return and performance across these portfolios, ensuring they continue to adhere to your financial plan requirements over time.

Currently, we look to the following global leaders to shortlist investment opportunities that meet your needs:

LPL Financial | MORNINGSTAR | BlackRock

T.RowePrice | PIMCO | Capital Group