



## The Five Decisions That Can Make (or Break) Your Portfolio

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## Will I Have Enough Money to ...

- | Live the financial life that makes my heart sing today?
- | Feel financially calm and confident in the future?
- | Leave a legacy for the people and causes I care about?

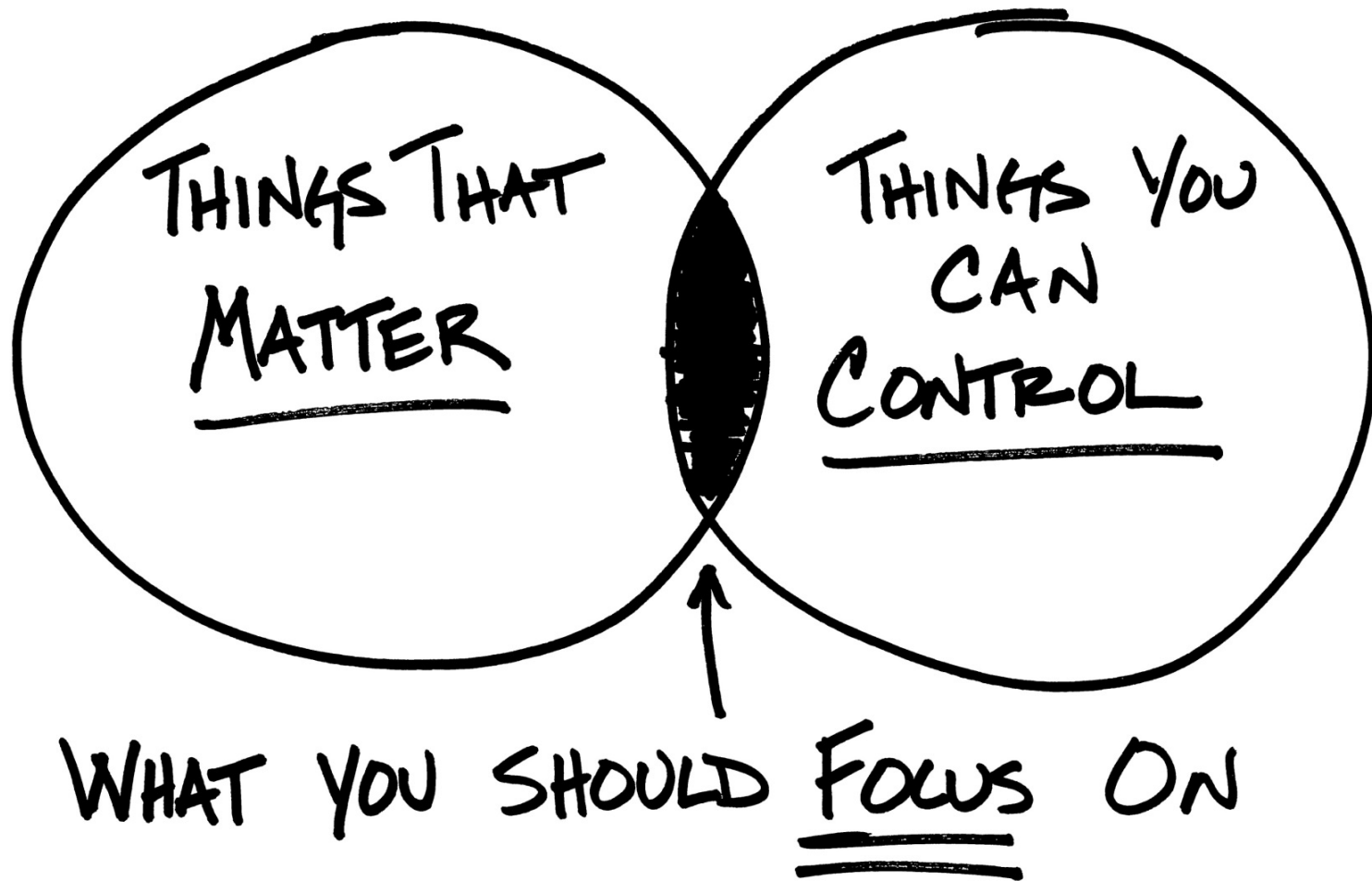


## What's Getting in the Way?

- | It feels like a foreign language
- | It feels like a massive body of knowledge to tackle
- | Getting financial advice often feels like buying a used car





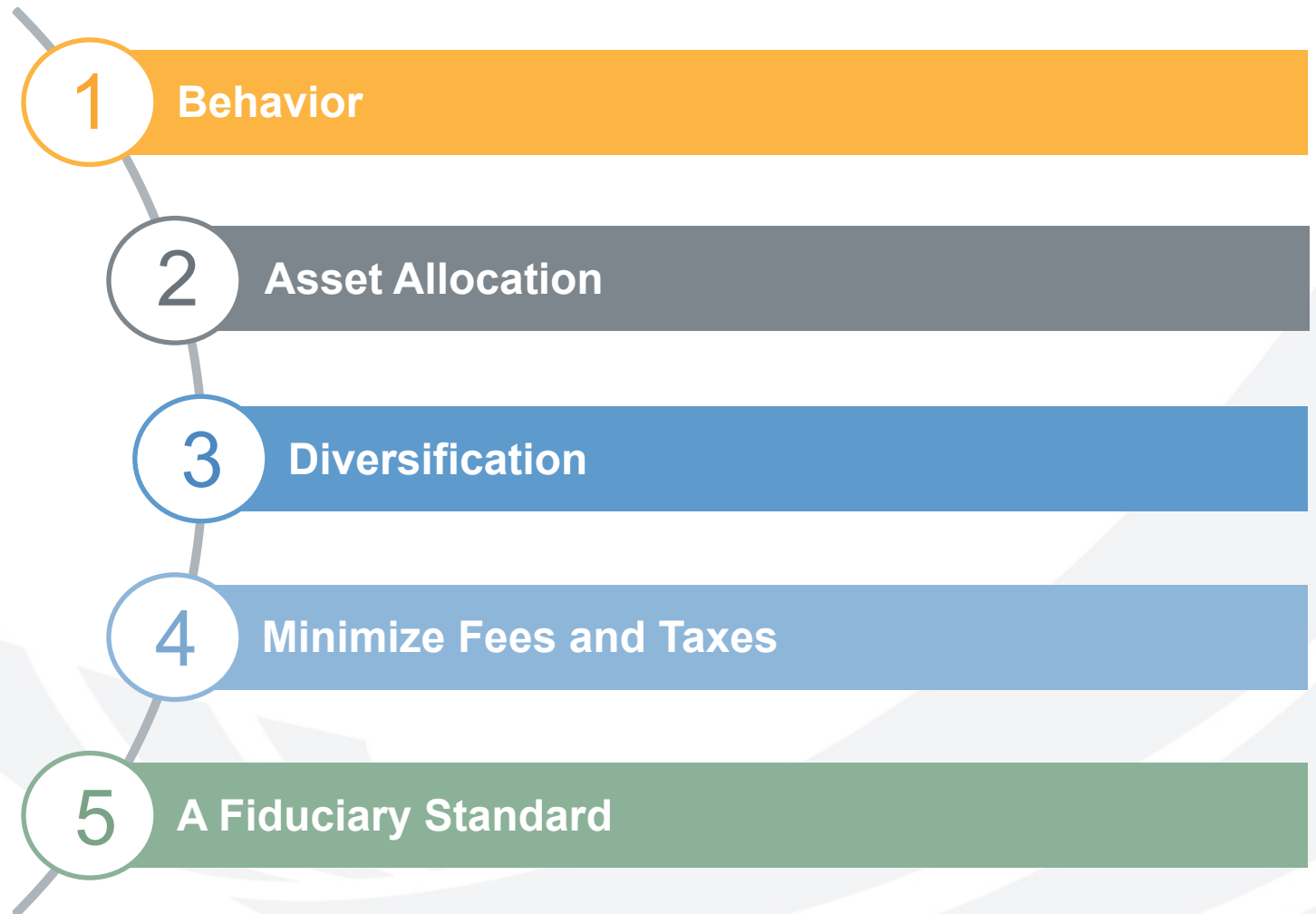


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## Focus on These Five Financial Factors



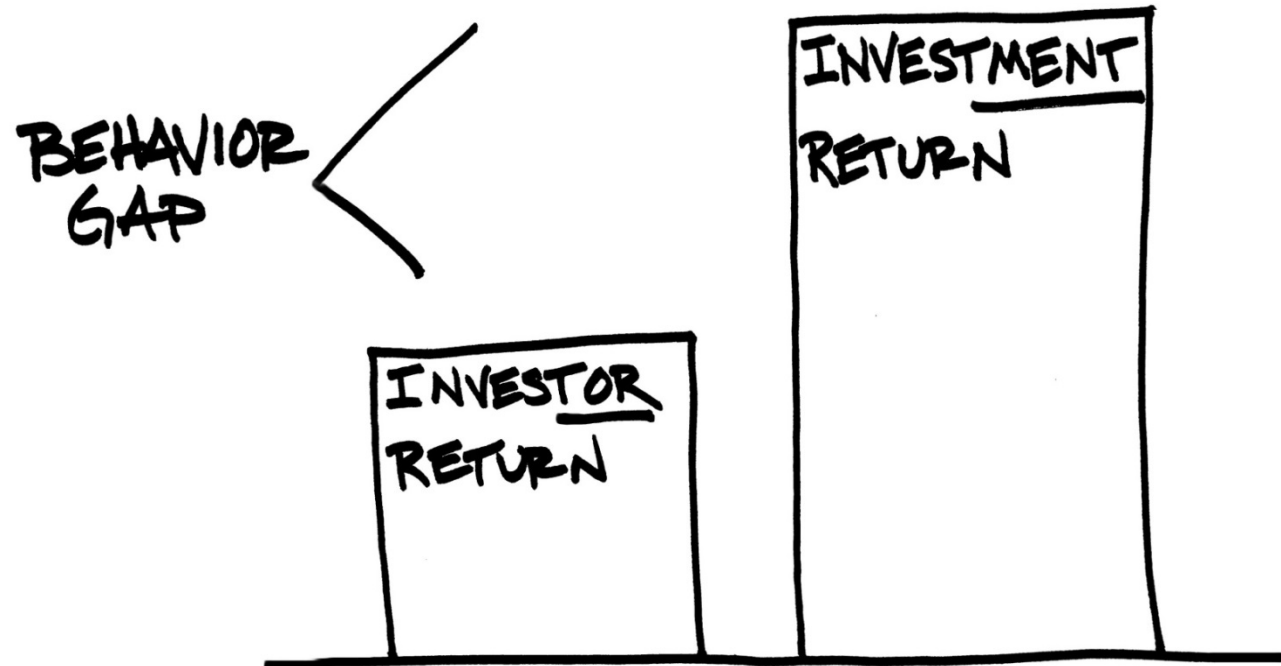
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## Which Lane Do You Want to Drive In?



1

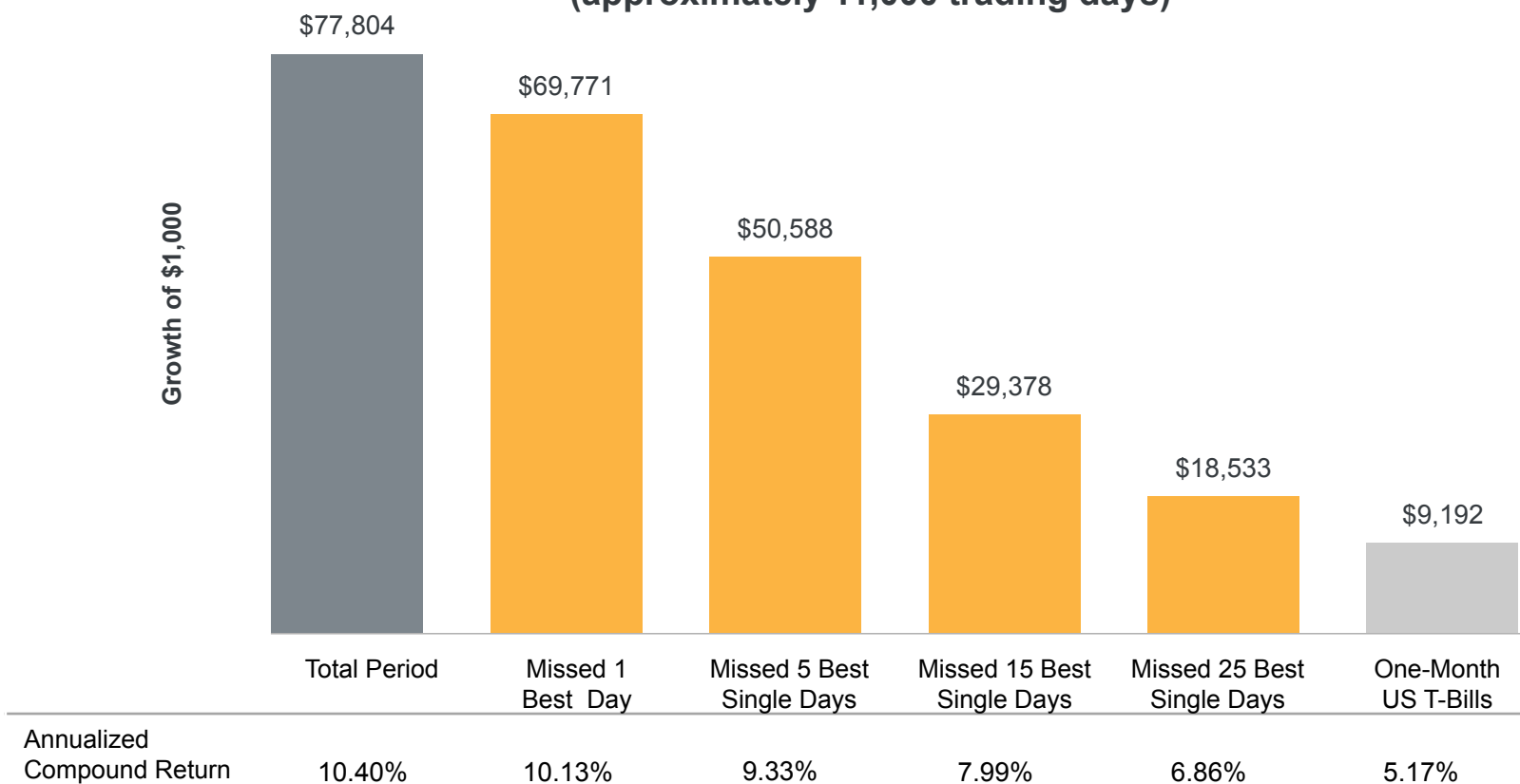
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# 1

## The Power of Staying Disciplined

**S&P 500 Index Return 1970–2013**  
(approximately 11,000 trading days)



In US dollars. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results. Performance data for January 1970–August 2008 provided by CRSP; performance data for September 2008–December 2013 provided by Bloomberg. S&P data provided by Standard & Poor's Index Services Group. US bonds and bills data © Stocks, Bonds, Bills, and Inflation Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld).



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## 2

## Asset Allocation



### 3

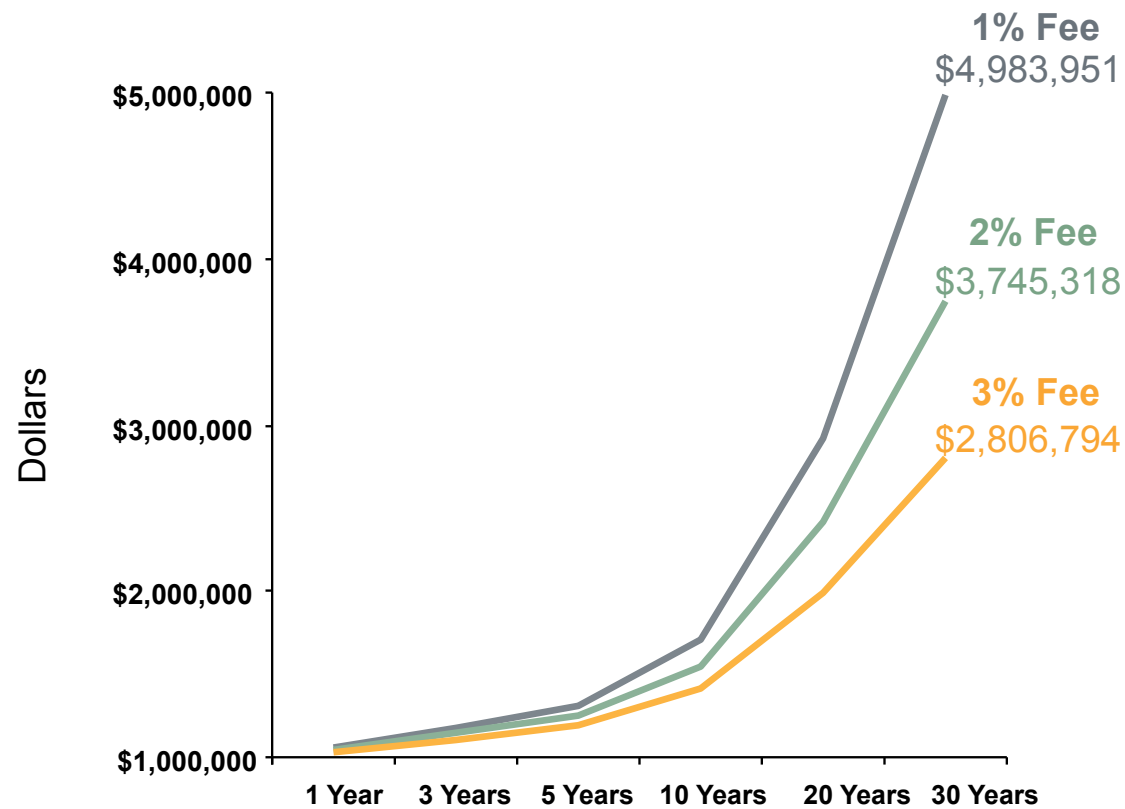
## Diversification



# 4

## Minimize Fees and Taxes

Assumed 6.5% Annualized Return over 30 Years



In US Dollars. For illustrative purposes only.

# 5

## Fiduciary Standard

### Suitable Standard



**VS.**

### Fiduciary Standard



**Focus on what matters and  
what you can control**





## What to Stay Financially Focused?

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