

There is no doubt that we are living in times where there is huge financial market uncertainty. True, they are at all-time highs now, but how long will that last? Nobody knows. As a result, it is best that you utilize the services of a financial advisor. The relationship that you forge with him or her can bring a lot of value to your financial portfolio, through these ways:

- 1) They have a deep knowledge of the investment process. In other words, they just don't pick stocks at random; rather they look at your personal circumstances with a keen eye, as well as conduct an assessment of the markets at that time. They become your financial coach.
- 2) Your new financial advisor will then conduct will conduct an Asset Allocation. This will help you and your coach to determine the trade-off between risk and return for your exact needs.
- 3) Finally, a brand new and rebalanced portfolio will be created to significantly reduce any investment expenses and taxes.

At Vermillion, we just do not invest for the short term; rather we invest for the long haul for our clients, through the good and bad times. The combination of the strategies outlined above is also known as the "Vanguard Advisor's Alpha".

With this unique approach that we utilize, there is a good chance of realizing a 3% rate of return on the money that you entrust us with. This may not sound like a lot at first, but just imagine if this 3% keeps on multiplying! This is similar to the compounding rule that we were taught as youngsters.

Keep these important factors in mind:

- 1) There is no specific time to which this 3% can be gained. It can happen quickly, or it will happen over the long haul, depending upon market conditions. At Vermillion, we keep an eye on this for you, so we can focus on what is most important to you.
- 2) Best of all, these returns are achieved after taxes are taken out.
- 3) This return just does not come from one equity source. Rather, it will come from your entire asset allocation and the trusting relationship you have with your Vermillion financial advisor. We keep it easy. Just keep an eye on the bottom line! You will see your money increase over time.
- 4) One of the key components of Alpha is to buy and hold for the long term. Remember, most gains are gained by weathering the bull and the bear.

Interested in finding out how you can apply Alpha to your portfolio? Contact Jim Stein, at:

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We look forward to hearing from you!