Manuel Choy, CFP Profile Statement

I **STRUCTURE** INVESTMENT PORTFOLIOS THAT ARE HEDGED WITH A GOAL TO MINIMIZE LOSSES AND I USE STRATEGIES TO AMPLIFY RETURNS IN POSITIVE MARKET CONDITIONS. I **MANAGE** CLIENT PORTFOLIOS AND I **DO NOT** SUBCONTRACT OUT TO OUTSIDE MANAGERS WHICH ENABLES US TO PASS ON MANAGEMENT EXPENSE SAVINGS TO OUR CLIENTS. AS YOUR LOCAL PORTFOLIO MANAGER, I RETAIN FULL CONTROL OF YOUR PORTFOLIO AT ALL TIMES REGARDLESS OF MARKET CONDITIONS.

I **CUSTOMIZE** YOUR PORTFOLIO ACCORDING TO YOUR FINANCIAL GOALS AND OBJECTIVES AND MOST IMPORTANTLY THE RISKS ASSOCIATED WITH CURRENT MARKET CONDITIONS (I.E. YOUR PORTFOLIO DOES NOT LOOK LIKE THE PORTFOLIOS OF OTHER INVESTORS). I **DEFINE** OUR CAPITAL PRESERVATION AND MARKET EXIT STRATEGIES FROM THE FIRST TIME WE MEET AND I **BASE** OUR ALLOCATIONS ON ACTUAL STRATEGIES RATHER THAN ASSET CLASSES TO MANAGE RISK AS OUR PRIMARY OBJECTIVE. I DO NOT ADHERE TO JUST A BUY AN HOLD STRATEGY USING A TRADITIONAL ALLOCATION OF ASSETS CLASSES INVESTED ONLY IN EQUITIES, BONDS AND CASH.

I BELIEVE THAT INVESTORS SHOULD BE AWARE OF INVESTMENT MODELS THAT ARE SAFER AND MORE PROFITABLE THAN INVESTING IN THE MARKETS WITHOUT ANY KIND OF PROTECTION. I BELIEVE THAT INVESTORS SHOULD ALWAYS HAVE THE OPTION TO LOOK INTO OTHER SUCCESSFUL MODELS WITHOUT ANY OBLIGATION AND SHOULD ONLY BE REWARDED WITH ADDITIONAL FUNDS TO MANAGE ONLY AFTER YOU HAVE SEEN AND ARE SATISFIED WITH THE RESULTS. MOREOVER, I HAVE **NO LONG TERM CONTRACTS** REQUIREMENTS.

I AM A **COMPREHENSIVE FINANCIAL PLANNER**. I WILL MEET WITH YOU THROUGHOUT THE YEAR AND YEARS TO PLAN AND DISCUSS PERSONAL ISSUES SUCH AS LONG TERM CARE, ESTATE, LIABILITY, INCOME, COLLEGE, BUDGETING, RISK MANAGEMENT, TAX EFFICIENCY, ALTERNATIVE WEALTH CREATION, BUSINESS SUCCESSION AND OTHER PLANNING ISSUES THAT ARE APPLICABLE TO YOU.