

OUR GOAL

Simply put, our goal is to evaluate your investment objectives and structure an investment program that maximizes your long-term returns in relation to the risk level you are comfortable in taking.

OUR BASIC PHILOSOPHY

We believe that an effective investment program is built upon several fundamental factors:

1. *Effective communication between advisor and client*
Your investment program should be based on your individual goals and risk tolerance. In order for that to happen, we have to understand your particular needs, and you have to understand how our investment recommendations will meet those needs.
2. *Diversification*
Combining investments from various categories such as stocks, bonds and real estate, can reduce fluctuations and losses. Exposure to a wide variety of investment classes also can increase long-term returns.
3. *Extensive research on fund selection*
Before we invest your money in a mutual fund, we thoroughly research its long-term track record, manager, fee structure and record in downturns. We strive to use only funds that have superior records versus their respective indexes.
4. *Long-term outlook*
In the short-term, both stocks and bonds can be extremely volatile. Historically, the risk from high return assets has diminished greatly over long time periods (ten to fifteen years). Time is a key element in successful investing.
5. *Ongoing performance reporting and review*
Your investment program will change over time due to economic factors as well as your changing needs. An ongoing framework of communication between you and your advisor is crucial to managing those changes

THE INVESTMENT PROCESS

Our investment plans are highly individualized. The process is structured as follows:

1. Through an investment questionnaire, meetings and educational materials, we attempt to learn your goals, financial picture and risk tolerance.
2. We then analyze the information you have provided us to develop a recommended asset allocation.
3. In a subsequent meeting, we present our allocation and refine it as necessary. Once the allocation is accepted, we recommend specific investments to fulfill the allocation.
4. We invest your assets in those investments over a six to twelve month period.
5. On an ongoing basis, we monitor the performance of your investments and changing economic and market conditions, and make adjustments as necessary to your portfolio.
6. On a periodic basis we report your investment results to you and meet with you to discuss your investment performance and any changes that need to be made.

WHY NBZ?

There are many investment professionals today to choose from, including stockbrokers, money managers, and bankers, to name just a few. We believe that our approach to investing client funds differs from most other investment professionals as follows:

1. Objectivity
Unlike most investment professionals, we do not earn commissions. Our fees are based on a percentage of your investment assets. We are free to recommend virtually any investment based on its relevance for your portfolio.
2. Background as CPA's
While we have extensive experience in investment planning and analysis, our backgrounds also include years of financial and tax planning, and "looking at the big picture". With that background, we are able to expand the investment advisory function to include taxwise investing strategies and recommendations on how your investment strategy fits into your overall financial picture. Examples of this added dimension include analyzing whether municipal bonds make sense for you, and determining which investments should be held in your retirement plan and which should be held in your after-tax portfolio.

3. Commitment to communication

We believe that we have an obligation to provide you with understandable reports that tell you clearly how your investments are doing relative to your goals and objective financial indices. We are also committed to meeting with you on a continuous basis to discuss your investment progress and realign your asset allocation as your needs change over time.

4. Realistic claims

We will never claim that we can pick the next “Microsoft”, beat last year’s hot manager, or predict the direction of the market. We will also never eliminate the element of risk that is always present in investing. Instead, we will try to maximize your returns while focusing on risk reduction through diversification and fund selection.