

### Step 3: The Great Investment Portfolio

## *Effective investment and portfolio construction*

It is our goal to have the “*greatest*” portfolio for you, created from the wide variety of high quality choices we have access to as a fully independent broker.

Once the first two steps are completed, we now have all the necessary analysis to properly design and monitor your investments. For example, from Step 1 we know the rate of return needed to make your retirement dreams come true. This and other data now informs the construction of your great investment portfolio.

We study your current holdings, as well as take into account your new savings, to then offer suggestions on how your portfolio can be designed for optimum performance in a secure environment, tailor made based on your analyzed retirement needs.

A good investment portfolio has an above average rate of return.

A *great* investment portfolio has:

- above average rate of return
- tax efficiency
- acceptable levels of risk
- ease of administration