



COLUMBIA RIVER
FINANCIAL GROUP, LLC

INVESTMENT FUNDAMENTALS

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YOUR GOAL IS THE BENCHMARK

Setting realistic and measurable goals is the basis for creating an investment strategy. For example, funding a child's college tuition in 5 years likely has a much different allocation of stocks to bonds than retirement 20 years away. Well known singular investment "benchmarks" are narrowly focused and shouldn't be the only measure of investment return.



THE REAL RISK IS THE CHANCE OF NOT MEETING YOUR GOALS

We see risk as not having funds available when your plan calls for them. Imagine retiring during the 2007-2008 bear market and not having the initial years' retirement funds readily available in a safe place. It is important to have an appropriate portfolio for your time horizon, and to find the right balance of Risk/Reward to meet your goals.



NO ONE STRATEGY OUTPERFORMS IN ALL MARKETS

If an investment sounds too good to be true, then it probably is. There is no “silver bullet” that addresses all market situations.



BEHAVIORAL DECISIONS CAN HAVE SIGNIFICANT IMPACT

The rule of “buy low and sell high” can be hard to do as emotion can easily influence logic in times of market volatility. Rational decisions are often made long before they come into play.



VOLATILITY IS INEVITABLE AND PRESENTS OPPORTUNITIES

It's beneficial to have a strategy for both up and down markets. Buying more stock when markets fall and taking profits as markets rise can be powerful. Additional volatility strategies could include additional investment, Roth IRA conversions, adjusting portfolio drawdown, and tax loss harvesting.



DISCIPLINE AND PATIENCE INCREASE THE LIKELIHOOD OF SUCCESS

Having goals supported by an intentional financial plan and sticking to it will likely provide positive results. Too often when it seems like the plan is "just not working", the tendency is to alter course, only to find that the initial strategy prevails.



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CASH/EQUIVALENTS FOR SHORT TERM NEEDS AND STOCKS FOR LONG TERM GOALS

For financial needs less than 3 years away, we recommend conservative investments such as money markets, CDs and bonds. For longer time horizons, we feel equities provide better growth potential to meet long term goals.



DIVERSIFICATION AND TIME REDUCE RISK

Exchange traded funds ("ETF's") and mutual funds are broadly diversified compared to individual stock/bond positions. Different types of investments that are inversely correlated may reduce volatility created by market fluctuations. This, along with allocations based on goals and time horizon, helps to manage risk.



EXPENSES MATTER

There are many ways that fees can impact your investments over time, including: commissions, surrender charges, expense ratios, transaction charges, and management fees. Not all fees are the same and some may greatly reduce your liquidity. An advisor should clearly disclose all fees associated with your investments and planning relationship.



HAVE A TRUSTED ADVISOR/FIDUCIARY AND ONGOING FINANCIAL PLAN

A fiduciary relationship goes beyond the standard of an investment that is simply “suitable” – it requires that the client’s best interest comes first, such as disclosing conflicts of interest. An advisor should help you develop a financial plan and establish an investment portfolio directed at achieving your goals. Planning through retirement may be much more complicated than simply planning for retirement. You should also have an agreed upon meeting schedule that monitors your investments and plan over time.



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It is important to know that Information discussed in the presentation was obtained from sources which we believe to be reliable, but we do not guarantee its accuracy. The performance of an account is impacted by numerous economic and market factors and historical performance does not predict future performance.

The ideas and strategies discussed are hypothetical and general in nature and do not represent the exact handling of your account(s). Significant losses can occur in your investments. Accounts are traded differently so performance and holdings may vary between accounts with similar investment objectives.

**For specific questions, please feel free to call us at
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