

BLOOMER FINANCIAL PLANNING

My Investment Philosophy

Following 30 years of providing financial advice to global companies, I decided to start my financial planning business after recognizing a basic need among friends and family. The issue they face is that the large and prestigious financial planning firms are not providing the rational, cost effective, and targeted solutions they need. And the typical 1% fee on assets charged by these firms far exceeded the value received.

My investment philosophy is based on the following beliefs:

- **Every investment starts with an investment strategy**, which in turn supports a comprehensive financial plan which outlines a client's financial goals and objectives.
- Every client deserves an **investment strategy tailored to the client's unique needs**. The strategy should outline a well-diversified, risk appropriate portfolio.
- **A steady commitment** to a well thought out investment strategy is the best way to achieve the desired results and manage the interplay between risk and reward. Investment decisions based on gut or emotion rarely work out. Clients should not deviate from the strategy, especially during times of extreme market volatility.
- **Investing need not be complex nor expensive**. Simple straightforward solutions often perform as well, if not better, than complex solutions sold by large financial planners, and often with lower cost to the investor. And, with the myriad of mutual funds in the market it is not necessary to be a stock or bond picker.

With that in mind, I established Bloomer Financial Planning. My goal is to help my clients achieve their financial goals and dreams, with confidence and peace of mind.