

THE THREE-LEGGED STOOL OF FINANCIAL STABILITY

Liquidity/Growth, Income and Security



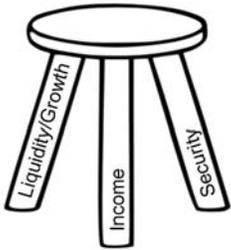
The basic premise of our investment strategy¹ at ClearView is pretty straight forward. We help our clients grow, protect and preserve their wealth while maintaining substantial liquidity and generating monthly income. The premise is the easy part because that is what most of our clients tell us they want us to do for them. The hard part is making it happen consistently, time after time¹.

We all know there are going to be bumps along the road. That is why they call it “investing”, because results are uncertain, especially when trying to predict the future. History tells us that over the last 82 years there have been 13 recessions, roughly one every six years and four months, and none of them as tough and long as the “last/current” one since the Great Depression. The question is this: with another recession looming in a few years, and both bull and bear markets at play between now and then, what are you doing to prepare and prevail?

We can not predict the future, and we can not time the market. We do not know which investments over time will turn out to be the best, or the worst. But we do know our clients want liquidity (access to their money). Our clients want their money to work hard for them (they want growth). Our clients want monthly/quarterly income to re-invest and build wealth while they are working, and then to live on in retirement. And most of all, we know our clients want safety and security for their wealth, health and welfare.

Our challenge is to accomplish these goals by creating investment strategies suitable for each individual client; tailored to their risk tolerance and investment horizon. We call the basic strategy that has evolved over the years, “**The Three-Legged Stool of Financial Stability**”.

It provides **Liquidity and Growth** opportunities (stocks, bonds, mutual funds, bank accounts, CDs, etc.), **Income** (REITs, BDCs, Gas & Oil, equipment leasing, annuities, etc.), and **Security** (insurance company guaranteed income, life and death benefits)². Allocations vary based upon the client’s age and needs, but we generally start by allocating roughly equal portions of the assets to each category (liquidity/growth, income and security), spread out evenly over a broad number of non-correlated investments.



This combination of diversification, asset allocation, non-correlation, safety and security allows each client’s portfolio the opportunity to grow during the working years and turn into income during retirement³. The revolving cycle of this investment strategy helps to build wealth through compounding on-going savings and reinvested earnings, and by dollar

cost averaging⁴ back into the market place. It is designed to capture some growth on the upside when the economy is good, provide a predictable income stream during both good and bad times, while always protecting the downside with insurance guarantees.

Give us a call today to discuss the health and condition of your financial three-legged stool. Let’s talk about what steps you should take next to increase liquidity, and lower the volatility (ups and downs) to help reduce the overall risk of your investment portfolio, while generating monthly income. We have the strategies and products to help you!

¹ Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

² Any guarantees express or implied are based on the claims-paying ability of the insurance company which issues the underlying contract.

³ Asset Allocation and Diversification does not guarantee profit nor is it guaranteed to protect assets.

⁴ Dollar cost averaging (DCA) is an investment strategy of investing equal monetary amounts regularly and periodically over specific time periods in a particular investment or portfolio. By doing so, more shares are purchased when prices are low and fewer shares are purchased when prices are high. Investors should consider their ability to continue investment during periods when prices are declining.