CONSERVATIVE
FINANCIAL SOLUTIONS

Global Experience In Your Backyard

On a daily basis, I work with families to set financial priorities, goals, and strategies. In a way, I become their Chief Financial Officer (CFO). This frame of mind is important. I've made a lifetime commitment to oversee their finances. Trust is critical and I've spent 30 years expanding my knowledge, gaining certifications, and building our team so that we can meet the needs of those looking to preserve their wealth and generate income in the most efficient manner.

When we first meet individuals, most portfolios consist entirely of mutual funds – this is a "retail" way to invest. Though mutual funds provide simple diversification, it is important to remember that mutual funds come from for-profit companies. These companies reap huge profit margins regardless of fund performance. Couple this with hidden fees and taxes, and one can see the limitations of this investment.

Now mutual funds have a place in this world, but eventually wealthier families, especially those seeking income, out-grow and out-save the mutual fund world. As a Registered Financial Consultant, I am licensed to sell any financial product. However, as the CFO to my families, I only bring the best resources to those I serve. In 2008, I noticed that many endowments and charities did not experience the downturn that so many retirees did. As I researched, I learned that these institutions used strict vetting processes to locate managers that could deliver reliable growth and income while reducing taxes, cutting fees, and (most importantly) managing risk. In other words: no mutual funds. I knew I wanted to bring institutional investing to my clients.

"As we move through 2015, I believe the stock market will only have wilder swings and managing risk is crucial." *— Roger Ford*

After actively researching for a firm that shared the same goals as Conservative Financial Solutions, I chose to work with Global Financial Private Capital. In making this selection, Global provided me and my clients with unprecedented access to institutional asset management through its Chief Investment Officer, Christian C. Bertelsen. Mr. Bertelsen and his team actively manage $3.5 Billion in assets. These assets consist of endowments, charities, institutions as well as individual accounts and retirement money through well-known financial firms like Fidelity, BNY, RBC and JPM. His insight is sought after by CNBC, Fox Business News, Bloomberg, Forbes, and the Wall Street Journal. So, you may ask, why not go directly to Mr. Bertelsen to manage my money? Well you can… all you need is $10 Million in investable assets. Most of us do not have this amount, but with over $150 Million in combined assets at Conservative Financial Solutions, I was able to bring institutional investing to our area. If mutual funds are retail, consider institutional investing as "direct to the manufacturer." After four years, I haven't looked back.

As we move through 2015, I believe the stock market will only have wilder swings and managing risk is crucial. As those who own P&G and Duke can attest, losing 10% of your wealth in 3 months is not pleasant. This volatility is one reason why I'm bringing Chris Bertelsen to the Tri-State area to talk directly with my families. Mr. Bertelsen's 40 years' of experience encompasses 6 recessions and several rate hikes. The ability for my clients to question the man, who navigated clients through many difficult markets, including 2008, will be extremely valuable.

It will be valuable to you, our loyal readers, as well. If you've read this column in its entirety, it tells me that you desire to be prudent with your wealth. I want you to come and ask your questions. I have asked my team to reserve a section of seats for our readers. This Q&A Forum will take place April 30th at 6:30 pm. As seating is limited, I ask that you call our office directly so we can adequately plan to have you as our guest. In the meantime, check for Chris Bertelsen on CNBC and Fox Business News.

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