Carolina Planning Consultants Investment Philosophy

Our investment philosophy is guided by our recognition that financial markets reward longterm investors. As a result, we do not recommend the next "hot" stock or attempt to forecast where markets may go. Instead, we work to understand your unique financial situation, goals and risk tolerance and then create a plan suited to your needs.

When it comes to investing, we recognize there are things we can control and those we cannot. While we cannot predict economic cycles or the returns of global stock and bond markets, there are many things we can do that seek to help increase the likelihood of achieving your goals including:

Sticking with the Plan – In today's information age, it's easy to get overwhelmed, stressed out, and frustrated. During our financial planning process, we take emotion out of the equation and offer objective, transparent advice so that you understand how your money is invested and why. Consequently, you'll have confidence going forward knowing that no matter what happens in the market, you have a plan that helps you work toward achieving your financial goals.

Employing Diversification – Diversification seeks to reduce volatility and to increase the reliability of investment performance. Therefore, our portfolios offer global diversification and exposure to multiple asset classes. While the goal of diversification is to reduce risk, some risk will remain.

Keeping Costs Low – Costs are one of the biggest reasons investments underperform. As such we employ only no-load mutual funds with low internal expenses.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Investing in mutual funds involves risk, including possible loss of principal.

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