WEALTH MANAGEMENT SOLUTIONS

For investors, we offer professional assistance managing risks, assessing portfolio costs and evaluating asset allocation. Our investment philosophy is based on long-term market dynamics and strategic portfolio design. We regularly monitor and review these strategies and make adjustments based on market expectations and fundamental changes in the global economy. We help our clients to limit overexposure to undue risk from asset concentrations and duplications, identifying, liquidating and efficiently re-investing these assets to suit their long-term objectives.

A Disciplined Approach to Investing –

Asset Allocation and Diversification

The foundation of our investment strategy is based in asset allocation – identifying the appropriate mix of assets that mitigate risk and drive long term performance. Diversification is the key to maximizing the efficiency of our portfolios, spreading risk across asset classes and selecting managers and individual securities that are in alignment with our clients' wealth objectives. Our clients gain exposure to traditional asset classes, such as domestic equity, international equity and fixed income as well as the ability to employ tightly managed non-traditional asset classes, such as options, private equity, hedge funds, exchange traded funds (ETFs) and other alternative assets.

Security and Manager Selection

The asset managers and security offerings available to our clients are selected through a rigorous due diligence policy, assessing manger performance, tenure and expenses. We believe that managers who specialize in certain asset classes should have a better understanding of how economic trends will present opportunities to be captured and dangers to be avoided in their asset class of choice. Managers with a track record for long term success, strong management teams and consistent investment philosophies top the list of our manager selection process. The construction of our clients' portfolio requires the proper management of asset classes, diversification and coordination of manager and security selection. Any client who desires additional information on the due diligence process can request a copy of the Park Avenue Securities ADV form.

Liquidity and Asset Location – Beyond Asset Allocation

We analyze the structural components of our clients' asset base, assessing the liquidity and location of their assets on the balance sheet. Vehicle selection will be governed by the impact of legislation, regulations and taxes now and upon distribution. We provide insight to our clients and discuss the selection of vehicles to ensure that retirement contributions, stock compensation and real estate purchases and holdings are in alignment with their financial goals.

Cost Efficiency

Management fees, internal expenses and brokerage charges are a detriment to the long-term performance of assets and are an integral part of our investment selection process. We aim to identify and eliminate excessive fees to reduce the cost of investments, recapturing those potential losses and putting them to work for our clients.

Fiduciary Responsibility – A Client First Mentality

Our team is dedicated to putting our clients' interest first. Any member of our team that is advising clients to their investments is registered as an Investment Advisor Representative, which carries a fiduciary responsibility to our clients. We are happy to accept the legal responsibility to act in our clients' best interest. To satisfy the definition of a fiduciary, we are required to act solely in the interest of our client, prudently and transparently disclosing risks and expenses. We are committed to our continuing education and knowledge in our area of expertise and consult with outside experts as needed to provide benefits to our clients.