

## The Benefit of Investing With Retirement Collaborative LLC

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### **Independence:**

Being independent from insurance companies, banks, mutual fund companies, and brokerage firms means that we can truly provide unbiased, objective advice to our clients. There is no central office bureaucracy directing us to push a particular annuity or mutual fund to help boost up quarterly profits for the company. There is no main office marketing division offering prize trips to Europe or the Caribbean for dumping expensive investment products on unsuspecting investors. Our commitment to independence keeps us focused on what is best for you.

### **Personalization:**

We personalize your portfolio through a highly customized fiduciary and investment management process based on your specific needs and objectives. Your assets will not be placed in a static, pre-determined lifestyle fund or asset allocation model as is the case with many other investment firms. Instead, we will work with you to determine your initial asset allocation based on your financial needs. A customized portfolio is then constructed that is uniquely suited to achieve your goals. Through a careful and powerful review process, we select the equity, fixed income, cash and other instruments best suited to each of our client's individual needs. We then monitor your portfolio and adjust it based on changes in your financial situation. Through this rigorous asset allocation process, we are able to achieve true diversification and personalization of your portfolio within a separately managed account.

### **Investment Expertise:**

We are committed to identifying, developing and using the best-in-class investments to manage our clients' portfolios. This commitment to excellence enables us to make the best investment decisions with the goal of providing you with unsurpassed performance. As an investment boutique, we are able to buy and sell positions quickly and effectively without additional cost to you. Unlike firms that manage hundreds of billions of dollars and require weeks for committees to make decisions and to amass a minimum position in a new stock, we are able to add a full position of a stock to your portfolio within a few days - before the price has moved.

### **Delivering Performance:**

Our tactical asset allocation among various asset classes enables us to deliver consistent performance. Guided by the changing focus of our quantitative and fundamental analysis, we can quickly shift assets among large, mid, and small cap stocks as well as growth and value stocks. The end result is a multi-cap, active management approach which we believe will lead to consistent and exceptional performance. By utilizing advanced portfolio system technology, we are able to implement this approach in all our client portfolios, at the same time, with virtually no transaction costs.

Our active management approach means that we monitor your investments on a daily basis, and identify opportunities and trouble spots quickly. Instead of the "buy and hold" mentality, we have a strong buy and sell discipline so you can be confident that we will adjust your portfolio as necessary to maximize your investment returns.

### **Custody and Trading:**

Retirement Collaborative LLC is an investment advisor and we do not take physical custody of your assets. Instead, we instruct a third-party brokerage firm to execute trades within your account. For our managed or discretionary relationships, we utilize the services of FOLIOfn. FOLIOfn, an independent, automated discount broker, was founded by Steve Wallman, a former commissioner of the SEC, to provide sophisticated trading and custody services to professional advisors such as Retirement Collaborative LLC. FOLIOfn is not owned by Retirement Collaborative LLC, and is committed to providing the best execution at the lowest cost for their clients. Accounts at FOLIOfn are insured through the Securities Investors Protection Corporation (SIPC) up to \$500,000. Excess SIPC coverage of \$9,500,000 per customer is provided through Lloyds of London.