# THE SPINNAKER ADVANTAGE

### Why partner with Spinnaker?

Similar to what most firms will say, but still valid, we do a great job of allocating your capital in a diversified, efficient manner. On top of this, we offer much more through our partnership. We become our clients' personal Chief Financial Officer. When you hire Spinnaker Investment Group you are gaining access to our network of providers that can assist you in all aspects of your financial life. We have alliances with trusted experts that can assist you with a mortgage, taxes, insurance, estate planning, business planning and retirement plan administration.

We constantly communicate with and educate our clients so they make the best decision for their lives and are able to take control of their financial future.

### Your Interests First

You deserve the best advice we have to offer and we deliver this by placing your interest first, ahead of our own and that of our firm and our employees. We will discuss all aspects of your portfolio and speak candidly about risks, potential returns and costs. Our discussions will be easy to understand and describe our recommendations and communications with you. We ask that you share your goals with us. The more we know, the more we can do to help you attain them.

### Complete Trust and Open Communication

We will provide you with a trustworthy, independent, and professional financial advisor who is competent in financial planning matters and investing. Spinnaker will continue to employ talented, diligent team members to ensure your interests are well served. We will continue to adapt, evolve, and pursue excellence in all that we do.

### More than just a Portfolio

While portfolio management is a part of our service offering, we view our relationship as a partnership. With that in mind, we owe you our "Spinnaker Level of Care", which includes making sure you have a financial plan that is custom designed for you and your goals. Moreover, we will be there for the events and transitions in your life, as well as be a coach to give insight when you have questions or concerns. We believe that working with a Spinnaker advisor will lead to a better investment experience.

### Risks, Costs and Taking Control of Your Future

Costs can have dramatic effects on your long-term wealth. You deserve to understand the costs of your investments. We strive to reduce your expenses and minimize taxes so that you retain more of your capital.

At Spinnaker, we do our best to build a portfolio that is based on your risk profile. Risk is a very broad term - there is a risk that an investment can lose value, there is also a risk that you do not keep up with inflation. Stocks have historically outperformed bonds and that outperformance is based on risk. When the perceived risk is high, there is more potential for return. There is risk to being concentrated in one sector or security, which we believe is remedied through diversification. We will discuss, and review with you, all risk involved with your portfolio so we can design what we feel is best for you.

### Financial Independence

We help you focus on what can be controlled. By creating an investment plan to fit your needs and risk tolerance, we will diversify broadly while reducing expenses (including minimizing taxes). We will also be a sounding board when the markets are feeling euphoria and pain, because making emotional decisions could have a major impact on your terminal wealth.

*The journey to financial freedom begins with a single step.*
*Take that first step - meet with us and learn about our process.*

SPINNAKER
INVESTMENT GROUP

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