CLEAR VIEW WEALTH ADVISORS, LLC
Plan Well. Invest Smart. Live Better.

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CHARTERED RETIREMENT PLANNING COUNSELOR®
ACCREDITED ESTATE PLANNER®
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Our Investment Philosophy

Our core beliefs:

- Costs matter
- Markets are efficient
- Focus on reducing risk
- Assets tend to revert to the mean
- Diversification works over the long haul
- Exchange Traded Funds and Individual Stocks Offer Overall Value and Efficiency
- Dividend-paying stocks are a key building block for wealth, income, and risk control
- Certain factors tend to improve return and reduce risk: Small Cap vs Large Cap, Quality of earnings and dividends, 'Value' tends to do better over time vs 'Growth'

MarketFlex Portfolios Structured as an Integrated "Core/Satellite" Approach

Individual Allocations Typically Contain These Components

- The "Core" Piece *Allocation ranges between 20% and 80% of a client's portfolio*
    - Similar to a traditional 60/40 stock/bond portfolio
    - Traditional long-only asset classes with a focus on a buy-hold approach and index investing
    - Mix of conventional stock and bond asset classes with global diversification
    - Core based on low-cost index stock and bond funds or ETFs as well as low-cost active mutual funds from Vanguard. Also, may include individual dividend-paying stocks.

- The Hedge and Alternate Satellite *Allocation ranges from 5% to 25%*
    - Chosen to mitigate portfolio risks by allocating to diversifying liquid alternative investments
    - May include non-traditional bond holdings to diversify the core
    - Assets that tend to exhibit non-correlated returns or offer a hedge to volatility
    - Typical holdings may include a mix of real estate, private equity, natural resources or emerging market bond and equity assets

- The "Tactical" Piece *Allocation ranges from 5% to 50%*
    - Investments made in a range of asset classes considered attractive to improve returns or reduce risks
    - May include active investment managers (mutual funds or separately-managed accounts) and Closed-End Funds