

**Invest money for clients as clients would invest for themselves —if they had the full knowledge and ability to do so. Apply the same care and attention to client assets as if they were our own.**

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Our job as your investment advisor is to construct your portfolio with the highest quality investments available in order to offer the greatest probability of achieving your goals. We build your portfolio so it is consistent with your goals and risk tolerance and will deliver to you returns that are commensurate with the amount of risk taken.

**Fiduciary Duty** - As a fiduciary, RAM acts with care, skill, diligence and prudence when making investment decisions on your behalf. We are required to act in your sole best interests not simply because of regulatory requirement, but primarily because it is a method that matches our desire to treat clients as we would want to be treated.

**No Market Timing or Stock Picking** - Countless studies have been conducted on how investors earn their returns and evidence shows that trying to time markets and pick stocks is not a winner's system. RAM is committed to developing specific investment strategies with its clients when constructing portfolios that focus on diversification of their funds and allocating the appropriate percentage of their money to a variety of stock and bond classifications. Be aware that over 90% of your investment performance is determined by your investment strategy and less than 10% is attributable to tactical maneuvers like market timing and stock picking.

[Learn more](#)

. Too many Wall Street enthusiasts refuse to accept this fact and their clients are the ones who suffer.

**Quality Investments** – Constructing an investment portfolio is much like constructing a home. If you build a 4,000 square foot home with inferior materials it will be energy inefficient, expensive to maintain and uncomfortable to live in. It might look good from a distance but a good home inspector will quickly uncover the structural weaknesses. When RAM constructs a client portfolio it is done with the highest quality investments that are designed to deliver the returns consistent with their investment style. An efficient investment portfolio like an efficient home secures energy (profits) for the benefit of the investor. Our preferred investment funds are provided by companies like : [iShares](#) , [Vanguard](#) , [T. Rowe Price](#) , [Fidelity](#) and other no-load, low expense providers.

**Keeping You Informed** - Our success is not achieved when you sign your investment management agreement. It is measured by our ability to retain you as a client. We accomplish that by developing a long term relationship that is based on regular communication. Communication helps us to better do our job of helping you achieve your goals. If we don't talk, it's impossible for us to know what your current needs are and how they might be changing. Also, we want you to know what kind of investments you own, how and why your portfolio has performed a certain way and what changes we have made or plan to make.

**RAM accomplished 100% client retention for seven consecutive years**

and we believe that reliable and regular communication was and has been an integral part of this success.

**Fee-Only Compensation** - Our advice is free from conflicts of interests that can be created by commissions and incentives received for selling products. Our clients are our sole source of revenue which ensures that we act only in their best interests.