

When people hire an investment advisor they still want to retain some control over the decisions that are made with their assets but typically want to delegate the responsibility of portfolio construction to the organization they hire to manage money.

RAM is an investment advisor, not a broker. We are not compensated by how many transactions we can force upon you or by pushing uniform products. Our compensation is paid only by you in a fully transparent way. We act as your investment agent by buying investments for you, not by selling products to you.

You can confidently assign full responsibility of the investment management process to RAM because you know that our only objective is to help you succeed and that no conflicts of interest exist. When you work with a true fiduciary advisor then granting discretionary authority can be the preferred method of a relationship.

Triannual meetings that inform you about your investment positions, cost and quality of your holdings and performance reports are part of this service. Financial planning is a complimentary service for people with discretionary investment management relationships that have account values in excess of \$375,000.

See [Fee Schedule](#) for Discretionary Asset Management charges.