DARREN LIMESAND
Financial
Financial Advisor to Small Businesses

THE CAMBRIDGE ASSET ALLOCATION PLATFORM (CAAP®) ALLOWS YOU ACCESS TO THE BENEFITS OF ACCOUNTS MANAGED BY SOME OF THE WORLD'S LEADING INVESTMENT PROFESSIONALS. USING A TIME-TESTED PROGRAM OF WEALTH ACCUMULATION AND ASSET MANAGEMENT.

CAAP®
your trusted solutions

CAAP® WAS CREATED TO GIVE CAREFUL, LONG-TERM INVESTORS LIKE YOU THE FINANCIAL ADVICE AND SUPPORT YOU NEED IN AN EVER-CHANGING WORLD.

your trusted solutions

The **Cambridge Asset Allocation Platform** (CAAP®)[1] allows you access to the benefits of accounts managed by some of the world's leading investment professionals. Using a time-tested program of wealth accumulation and asset management, CAAP® was created to give careful, long-term investors like you the financial advice and support you need in an ever-changing world.

[1]CAAP® is a registered mark of Cambridge Investment Research, Inc. for its program for investment managers.

the CAAP® investment process

Major accomplishments require careful discipline and cannot be reached using shortcuts. The straightforward and disciplined approach of CAAP® will make it easy for you to follow each step of this process and will help you move toward meeting your objectives and long-term goals.

complete financial analysis

Before we create your portfolio, it is important that we spend some time learning more about you and your unique situation. We will review your current financial position, investment objectives and goals, and ask questions to determine your time horizons and tolerance for risk. This information sets the framework for us to recommend appropriate investment strategists and money managers.

select investment strategist(s)

The next step in our investment process involves selecting your investment strategist(s) and appropriate asset allocation model. The investment strategist is a critical member of your financial team. They are responsible for determining management style; providing a disciplined investment option, i.e. standard, tax managed, socially responsible, or specialty; and selecting the asset classes for model portfolios. The CAAP® program has researched a number of investment strategists and identified a select few that we can confidently recommend to help achieve your objectives.

construct your portfolio

We believe that portfolio performance is mostly driven by appropriate asset allocation. Having the right mix of stocks, bonds, and cash can be more important than selecting the right security or investing at just the right time. We will select appropriate strategies and model portfolios for your situation based on our understanding of your tolerance for risk, time horizons, and objectives.

implement strategies

We know that having a written plan enables you to have a clear reminder of your personal expectations for your portfolio, which is why we will create an investment policy statement for you. This statement is the basic outline of your portfolio and will guide the CAAP® Team, assuring that the appropriate investment strategy is followed. Lastly, we will help you complete the required documents necessary to implement the strategy and will transfer your assets into your new CAAP® account.

monitor performance

Your portfolio will be monitored continuously by both the strategist and your advisory team to help keep you on track. Each quarter, a member of the CAAP® Team will review your portfolio for rebalancing and bring the assets back into balance when needed. In addition, you will receive periodic custodial statements and core summary reports for your CAAP® accounts, allowing you to review and measure progress toward your financial goals and suitability of investment strategies.

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