

NORTH FORTY TWO

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At North Forty Two & Co., improving financial security for our clients is our purpose. To that end, we provide both prudent **investment management** and actionable **financial advice**. Most client relationships with advisors are not well-defined, and many individuals may not know what they should expect from their financial counsel. Below is a primer of what we do in both managing our clients' investments and empowering their financial lives.

Investment management is...

Investment management is about managing investments.

Investment management is about portfolio construction and risk management.

Investment management is about asset allocation, security selection, expected returns, risk tolerance, and time horizons.

Investment management is about creating a portfolio that can survive severe market disruptions.

Investment management is about creating a process that guides your actions in a wide variety of market environments.

Investment management is about measuring portfolio performance by comparing results to predetermined index benchmarks.

Investment management is about reducing the anxiety that comes from the volatile nature of the markets.

Investment management involves growing your wealth so someday you can become wealthy, and preserving your wealth so you can stay wealthy.

Investment management deals with financial capital.

Financial advice is...

Financial advice is about managing investors.

Financial advice is about comprehensive financial planning and emotional management.

Financial advice is about making wise choices about the use of debt, tax efficiency, estate planning, and college funding strategies.

Financial advice is about creating a financial plan that can survive severe life disruptions.

Financial advice is about implementing a plan and making adjustments along the way as life or markets intervene.

Financial advice is about measuring your performance against your true benchmark – your goals.

Financial advice is about reducing the anxiety that comes from making important decisions with money.

Financial advice involves figuring out what a prosperous life means to you.

Financial advice deals with human capital.

The above was adapted from a post from Ben Carlson, Director of Institutional Asset Management at Ritholtz Wealth Management. We would encourage our readers to check out his website at www.awealthofcommonsense.com and follow him on [Twitter](https://twitter.com/benjaminjcarlson).

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