

# Our Philosophy

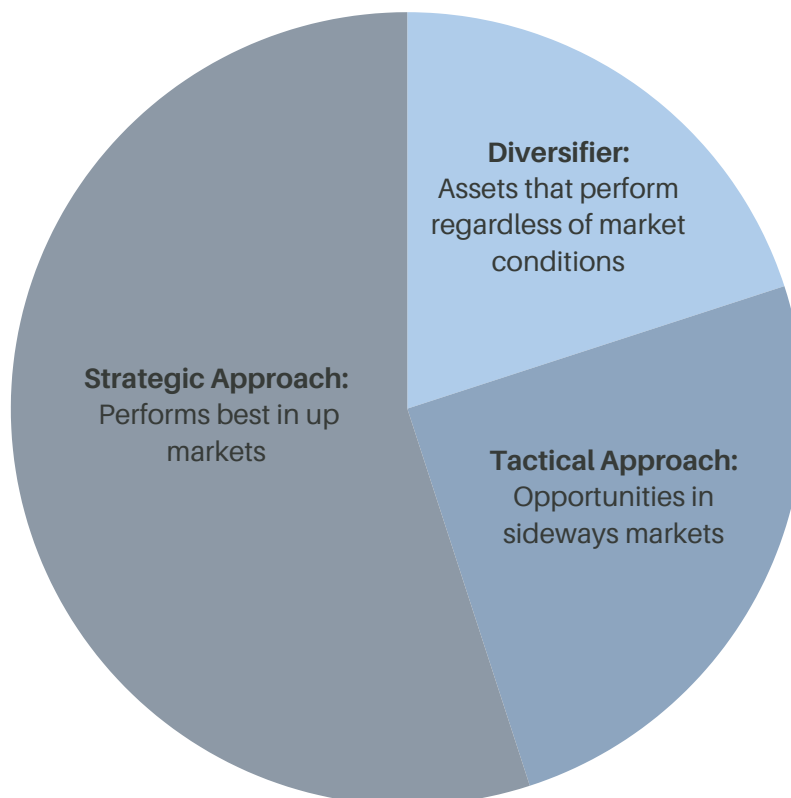
*We believe the utilization of low correlated asset classes and investment strategies minimize "downside capture ratio" \* and reduce volatility. Reduced volatility results in a more predictable financial plan. We propose that portfolios and ultimately financial plans "win by not losing." \*\**



The plan determines what kind of returns are needed. The allocation will seek to take as little risk as possible to achieve the desired returns based on historical data.

Your risk tolerance confirms the suitability of the recommended allocation.

Your RFG Service Team will customize your portfolio based on your tax needs, income plan, social priorities, specific security screens, and more.



**Each approach will be a diversified portfolio in its own right**

\* <http://www.investopedia.com/terms/d/down-market-capture-ratio.asp> \*\* Win by Not Losing by Nick Atkeson 2013