



### **RWA Investment**

We understand that each client's goals are different when it comes to finances and preparing for the future. By listening to our clients' aspirations and goals, we can create an investment strategy that is tailored to your needs.

RWA Advisors is able to meet these needs by having flexibility when designing investment portfolios for our clients. We are an independent registered investment advisory firm.

Some firms have restrictions on the investments they offer clients. That is not the case at RWA Advisors — because of our independence, we have no restrictions. Most large firms push expensive proprietary products to the detriment of the clients. We don't offer those kinds of products. This flexibility sets the tone for the client experience at RWA.

As a fiduciary, we are required to put your interests ahead of our own. We accomplish this by acting on a fee-only, non-commission basis that ensures our interests are lined up with yours.

Once your aspirations and goals are understood, we create an investment portfolio that includes:

- Global Diversification
- Active Allocation Decisions
- Prudent Risk Management
- A combination of passive and active funds

Once we have created an investment portfolio tailored to your goals, we stress test the portfolio to show you how it will perform in different economic situations. This step is very important because it will give you confidence when we start investing and planning for your financial future. Having confidence in your investments creates a better Quality of Life and will allow you to sleep easy at night without worrying about changes in the market.

Peace of mind is easily accomplished at RWA by having interactive quarterly reviews. During the reviews, we focus on you and how effectively you are meeting your goals. Every review starts with asking about your life, your family and your business during the past quarter. Based on you, and economic trends, we make suggestions and adjust your portfolio accordingly. Take a look at this [video](#) to learn more about quarterly reviews.

Interested in learning more about our investment philosophy? You can check out our website [here](#).