

Our Investment Philosophy

We manage your money as we manage our own. **Our personal wealth is invested alongside yours** to ensure accountability and alignment of interests.

We believe in **balanced** investing, diversification, and owning excellent **businesses that can grow** and provide wealth over the **long term**.

We aim for **realistic**, long term returns that will allow you to meet your **life goals** while attempting to **minimize risk** as much as possible. Short term market fluctuations are simply **opportunities**.



Executing Our Investment Philosophy

	What we do...
Risk is the potential for a permanent loss of capital.	→ Avoid high-risk investments that may go to zero, no matter how attractive the potential return.
Volatility is how much an investment fluctuates in value over a period of time. Volatility does not equal risk (see previous).	→ Volatility can create opportunities to invest; profit long term from short term volatility.
Risk-adjusted return measures how much risk is involved in producing a return.	→ Always evaluate the risk-adjusted return before choosing an investment.
It is not possible to grow investments after taxes, inflation and fees without taking some risk.	→ All model portfolios have exposure to the stock market for long term growth.
Always hold some safe investments for when opportunities present.	→ All model portfolios have a portion invested in fixed income and cash investments for income and stability.
Don't follow the herd and eliminate emotions from investing.	→ Invest when others panic. Take some profits when others are greedy.
We are not experts at everything.	→ Use professionally managed funds when appropriate.
Benefit from both active and passive investing.	→ Use cost-effective passive investments when active management cannot add value.
Maintain easy access to the bulk of your investments.	→ Always keep the majority of your portfolio in liquid investments.
Be disciplined.	→ Rob and Mathieu hold each other to account before each investment decision is made.