

FOR OUR CLIENTS, THE PRIMARY
PERFORMANCE BENCHMARK IS ZERO.
FIND OUT WHY. CALL 614.457.8171.

Charles H. Ballou, CFP® | Michael C. Ballou, CFP® | Gregg R. Ballou, CFP®

4672 Larwell Drive | Columbus, OH 43220 | 614.457.8171 | balloufamilyoffice.net
charles.ballou@raymondjames.com | michael.ballou@raymondjames.com | gregg.ballou@raymondjames.com

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DISCOVER

A PORTFOLIO DESIGN
AND MANAGEMENT PROCESS
THAT MAKES SENSE FOR YOU



RISK EFFICIENT ASSET ALLOCATION (REAA)™

Charles H. Ballou, CFP®

Created by
Michael C. Ballou, CFP®

Gregg R. Ballou, CFP®

With more than 60 years of investment industry experience, our family team of CERTIFIED FINANCIAL PLANNER™ professionals takes a fresh view of sophisticated wealth management. Discover meaningful solutions that help you and your family thrive. Get the kind of distinctive insight that precisely fits your financial needs – now and in the future.

You deserve a sensible process, not a product. The market is sure to suffer financial storms. Not every year will deliver positive results. That's why Chuck, Mike and Gregg Ballou employ an investment design and management strategy that attempts to manage downside risk within the practical limits of risk.

RISK EFFICIENT ASSET ALLOCATION (REAA)™

Your financial future can not be well-served by a computer-generated asset allocation model, a polished marketing message or a shiny sales brochure. The four questions on this page are invaluable for those who seek thoughtful answers, because they open the door to understanding. They help you determine whether your investment plan makes sense for you personally.

Look to us to provide more than counsel; we give you a clear understanding of the basis and foundation of the advice you receive. Our portfolio design process creates a plan of action that's rational and easy to understand. Get solid answers for your complex investment strategy and wealth management issues with an approach that makes sense for you, your portfolio and your financial future. Call 614.457.8171 or visit balloufamilyoffice.net today.



Discover a process that makes perfect sense.

HELP PRESERVE YOUR WEALTH

A CLEAR FOCUS ON RISK AND RETURN IS CRITICAL

Questions about the practical limits of risk and how it impacts your portfolio.

DO YOU KNOW YOUR PRACTICAL LIMIT FOR RISK?

While we'd like to design investment programs so that they don't suffer any down years, our analysis indicates this is simply not feasible if "wealth preservation" is the stated objective. If too little risk is taken, not enough return can be generated. Our RISK EFFICIENT ASSET ALLOCATION REAA™ investment design process delivers real power. It's risk-efficient, and it's also return-effective. We strive for an after-tax rate of return that's greater than inflation when possible.

IS YOUR PORTFOLIO AS RETURN-EFFECTIVE AS IT NEEDS TO BE?

Common knowledge and conventional wisdom tell us that we must take a higher risk if we want to achieve a higher return; it's a position that is almost intuitive. But investors should take time to ask a question that is distinctly not intuitive: "When does additional risk bring about reduced returns?"

HAS YOUR ADVISOR DISCUSSED THIS DYNAMIC WITH YOU?

The answer to the "additional risk" question is not easily found in the mathematics used by investment managers. It's often ignored because most investment managers tend to focus on industry benchmarks – not on their clients' benchmarks. For us, the practical limit of risk is a client-defined benchmark. It's based upon your specific needs. It takes into account your personal objectives for your life goals and your capital.

DO YOU UNDERSTAND THE DESIGN PROCESS FOR YOUR INVESTMENT PORTFOLIO?

For clients whose financial lives are complex, we've found that real-life needs are better served by a portfolio design process that addresses the goals of cash/spending needs and total return. This process of analysis is very different from the traditional concepts of income and growth.

Investing involves risk and you may incur a profit or loss regardless of the strategy selected, including diversification and asset allocation.