

# SUNRISE ADVISORS

Registered Investment Advisors  
Fee-Only Wealth Management



## “A Morning at Sunrise” – 4/24/2014

### I. High-Frequency Trading (HFT)

- a. How Markets Have Changed – SLPs, DMMs and Regulation NMS 2007
- b. There are both concerns and benefits of HFT
- c. Benefits to individual investors – increased market liquidity, reduced bid-ask spreads, lower-cost trade execution

### II. Industry White Paper: Advisors can add, on average, up to 3% (net) returns per year over the “do-it-yourself” retirement planner.

Asset Management

- a. Asset Allocation – Core & Satellite, Foundation concept
- b. Cost-Effective Implementation – No-load mutual funds, ETFs, individual stocks
- c. Re-Allocation and Rebalance – Portfolio construction in context of economic conditions
- d. Total Return vs. Income Investing – Dividend payers in low-interest rate environment

Financial Planning

- e. Behavioral Coaching – Sticking to your “plan”, discipline in the face of “fear” or “greed”
- f. Asset Location – Saving to the right “bucket” (retirement and after-tax accounts)
- g. Withdrawal / Distribution Strategy – Tax-efficient withdrawals

### III. Personalized Financial Planning: Tools Available To You

- a. Industry-leading planning software, available at no additional cost to Sunrise clients
- b. Part of a “holistic” planning approach to integrate asset management, financial / retirement planning, tax planning and estate planning
  - Budgeting / Saving Strategies
  - Asset Allocation
  - Asset Location
  - Social Security Maximization
  - Tax-Efficient Withdrawal Strategies
  - Estate Planning Analysis

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We thank you for attending. We sincerely appreciate our relationship with the people in this room.

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