

**“A Morning at Sunrise” – 6/18/2015:**

Market Risks and Portfolio Construction

I. What Risks Do You See?

- a. Current market levels – Are markets high?
- b. Volatile (yet sideways-moving) markets – Why haven’t markets done much recently?
- c. International concerns – Greece, China
- d. Currency

II. What Additional Risks Do We See?

- a. Bond market liquidity risks
  - i. Bonds funds vs. Individual bonds
- b. Headline risks
- c. Biggest risk – Not staying with a well-conceived plan

III. Expectations

- a. Determining and understanding your risk tolerance
  - i. Quantifying risk
  - ii. Financial and retirement planning tool
- b. Maintaining perspective

IV. Conclusion

- a. Risks are always present
- b. Part of successful investment management is recognizing and managing these risks by using diversification and proper asset allocation
- c. Staying with a well-conceived plan has historically shown to be successful

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

Sunrise Named One of Nation's Top Advisors by Financial Times



We humbly thank our clients and friends for our firm's success. We were recently recognized as one of the premier advisory firms in the country by Financial Times. On purpose, Sunrise Advisors does not advertise our services. This enables us to grow at a sustained level and maintain our "family" culture and personalized level of service. We have grown solely by word of mouth from clients and professional contacts. We owe much of our success to your loyalty and confidence in us.....THANK YOU!

**FT 300 Disclosure:**

*The 2015 Financial Times Top 300 Registered Investment Advisors* is an independent listing produced by the Financial Times (June, 2015). The FT 300 is based on data gathered from RIA firms, regulatory disclosures, and the FT's research. As identified by the FT, the listing reflected each practice's performance in six primary areas, including assets under management, asset growth, compliance record, years in existence, credentials and accessibility. Neither the RIA firms nor their employees pay a fee to The Financial Times in exchange for inclusion in the FT 300.

Website Re-Launch

Sunrise Advisors is rolling out our enhanced website in July. The new site will be more interactive, allowing you to check on the upcoming "Morning at Sunrise" and keep abreast of the topics or articles we believe are important.

We hope you will visit often to check the latest happenings with the firm. The website address remains the same: [www.sunriseadvisors.com](http://www.sunriseadvisors.com).

Risk Tolerance / Financial Plan

We strongly believe that long-term success comes from sticking to a "plan". Should you want to explore our tools that enable us to put together a holistic view of your financial situation, please feel free to contact us to begin or to review your circumstances.

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