

Special Needs Family Playdate Newsletter Oct 2014

Upcoming Playdates:

Oct 14th
My Kids
Clubhouse,
Bonita
5-7pm,

Oct 19th
Gymboree
Clairemont
2-3pm

Oct 20th
Playwerx In
Carlsbad
4-8pm

Nov 3rd
Jump Around
Now
Chula Vista
6-9pm

Thank you to everyone who attended the last Playdate! It was so great meeting you all! I am so excited to announce new playdates added to the calender. Playwerx is a indoor playground great for all ages, just like at My Kids Clubhouse, they are giving us the entire place to ourselves! It is in north county, however I hope you all can make it!

Jump Around now is a amazing indoor trampoline park with so much to offer each age group. This event is open to the public, however we will have dedicated ares sectioned off just for us! More Playdates in the works for other indoor play areas, the railroad museum, childrens museum, swimming, etc..

To Rsvp for each playdate please use the group Facebook page, click events and scroll down to the desired event.

Thank you all to those who continue to help spread the word and grow our events!

As always, feel free to email me anytime with suggestions, comments, or event location ideas :)

Email:
tlees32@gmail.com

Twitter:
@specialmom2two

FaceBook:
specialneedsplaydate

Buy the Manager, Not the Fund

When you buy an actively managed mutual fund, what you are really buying is the manager. But because managers change frequently, most published fund ratings don't consider who is behind the numbers. Our proprietary Manager Ranking System solves this problem by identifying the managers who have added the most value over time, while adjusting for differences in fund objectives and benchmarks. But that's not enough. So we take the time to get to know our managers intimately: Their biases, their strengths, their weakness and their preferred market conditions.

You Deserve a Fortune Builder—Not a Fortune Teller

You have to be in the market to earn market returns. Wealth is created by time in the market—not market timing. The reason market timing has not worked historically is that it is all but impossible to catch every good day while avoiding only the bad ones. We believe that markets invariably reward patience and prudence.



Costs do matter. We look carefully at expense ratios first, but then we also look for hidden fees, like transaction costs at a high turnover fund. They don't show up in the stated expense ratio, but they do come right out of returns.

Good Research is Hard Work—Plain and Simple

Proprietary Research Risk analysis is plain, hard work. Our unique access to the best and brightest managers provides us with insights others might miss. We deploy one of the largest private databases of mutual and exchange-traded fund information, which helps us to supplement our traditional on-the-ground research with trend analysis.

We "Go Anywhere" in Search of Profits

Many managers focus on specific investment styles, like growth or value. Problems arise when their particular style goes out of favor. We are not style specific, which allows us to take advantage of opportunities across all markets, both domestic and international, equity as well as fixed income.

The first—and most important—step in our investment process is to develop a full understanding of your financial needs and goals. Before we invest a dime of your money, your personal account manager will work with you to understand your total financial situation—as well as your passions, values and aspirations.



Process

1 Manage Money

The first—and most important—step in our investment process is to develop a full understanding of your financial needs and goals.

2 Asset Allocation

We engage in qualitative research—reaching out to fund managers, economists and other opinion leaders to create our own investment thesis.

3 Fund Selection

We believe in our ability to select managers who are able to outperform their peers consistently over time. There's no secret to how we do it. Not only do we work harder, we try to work smarter. Like you, when we select funds, we need to find fund managers that we believe are honest,

What is Adviser Investments?

Who's managing my money?

What are the advantages of working with Adviser Investments?

Adviser Investment Management, Inc., founded in 1994, is an independent, personalized money management firm dedicated to serving individuals, trusts, institutions, and foundations.

Daniel P. Wiener is Chairman and Founder of Adviser Investments. James H. Lowell III is a Partner and Chief Investment Officer with Adviser Investments. Chris Keith is Senior Vice President and Fixed Income Manager at Adviser Investments, bringing with him 20-plus years of experience in the fixed-income markets.

Advantages:

A personalized investment strategy

Unbiased, independent advice on mutual funds

Vigilant, professional monitoring

Quarterly reports and reviews



When you're ready, you designate us to manage your account by giving us limited trading authority.

Your account remains in your name. Your money is always available to you. In fact, we never take possession of your assets.

Based on the risk and asset allocation strategy you help us design,

we make the investment decisions for you.

We do not notify you of every trade before it's made.

Which enables us to respond to opportunities more quickly

We also send you a comprehensive report summarizing your returns and your holdings with us on a quarterly basis.

How would my account relationship with Adviser Investments work?



Decide what type of advisor you want.

Registered representatives, also called stockbrokers, investment representatives, and bank representatives, are paid commissions to sell investment and insurance products.

Financial planners are a tough category. There are no licensing requirements for planners.

Be objective. Use a process of elimination—vet four advisors, and select one, so you have to exclude three.

As you identify weaknesses, cross these advisors off your list.

Gather and compare data. Get the same information from multiple professionals so it is easy to compare their responses. Your data gathering should focus on categories of information that impact competence, ethics, practices, and results.

Vet advisors on the Internet. On the web you can find public information that is not totally controlled by financial advisors or their firms. Plus, you can maintain your anonymity.

Meet in-person. The key to a successful interview is to establish control from the very beginning.

To get started, call (800) 492-6868 today, or print out the above Adobe Acrobat forms, fill in the information and mail to:

Adviser Investments
85 Wells Avenue, Suite 109
Newton, MA 02459