
Investment Strategy for the Long Term

Your career allows you to live a certain lifestyle, one that you want to continue to enjoy long after your retirement. Your savings strategy today must be designed to secure this lifestyle with the primary goal of sustaining for a lifetime.

As an investor, you're faced with an uncertain and volatile financial marketplace further complicated by the wide array of investment options available to you. While proper planning and discipline are essential, developing a sound strategy as well as selecting, monitoring and managing investments yourself can be an arduous task.

CWA's long-term, goals-based investment opportunities could be the solution for you. Our breadth of resources available to you as a current CWA client can save you time and money, and potentially help reach your goals more efficiently.



Our 5 Pillars of Investing

It's easy to get distracted with the volatility of the stock market. From inflation to interest rates to cryptocurrency, worrying about what the market will do next, and how that will impact your portfolio, can inhibit investors from focusing on what really matters.

Your advisor knows you, your risk tolerance and your long-term goals. Using your goals as the foundation, we build a custom plan held together by our five pillars of investing. These five investment strategies work together to offer a disciplined approach backed by academically and scientifically validated principles and processes. Helping investors avoid the behavioral inconsistencies that can take them off track.

Accumulate



Preserve



Perpetuate



Asset Allocation

When it comes to selecting the right mix of asset classes, it's all about the right balance between risk versus reward. We design a portfolio based on your risk tolerance, goals and investment timeframe.



Diversification

We believe that diversification drives risk-adjusted returns. We utilize different sectors to spread exposure and reduce the impact of market volatility while still aiming to achieve returns.



Rebalancing

Over time, investments may become misaligned with your original investment strategy. We monitor your account and will rebalance it as needed. This extra step keeps your portfolio in line with your goals.



Goal-Based Investing

With so much noise in the marketplace, chasing returns can be all consuming. Our strategy focuses on defining your financial goals while optimizing the probability of reaching them over a long-term timeline.



Fees

CWA acts as a fiduciary to you. Our strategies and recommendations are aligned with your goals and are not compromised by commissions. With full transparency we review all fees and expenses with you prior to engagement. Our fees are aligned with or lower than the market average.*

Financial Planning for a Lifetime

Personalized investment strategy available to you

As part of your relationship with us, you have access to investment advisory services with a lower advisor fee rate than industry average.* The first step in establishing your ideal portfolio is realizing your personal objectives, time horizon and risk tolerance. Your CWA financial advisor knows you and your practice and can help you craft a plan to build and preserve the wealth needed to meet your goals.

Team of advisors and money managers working for you

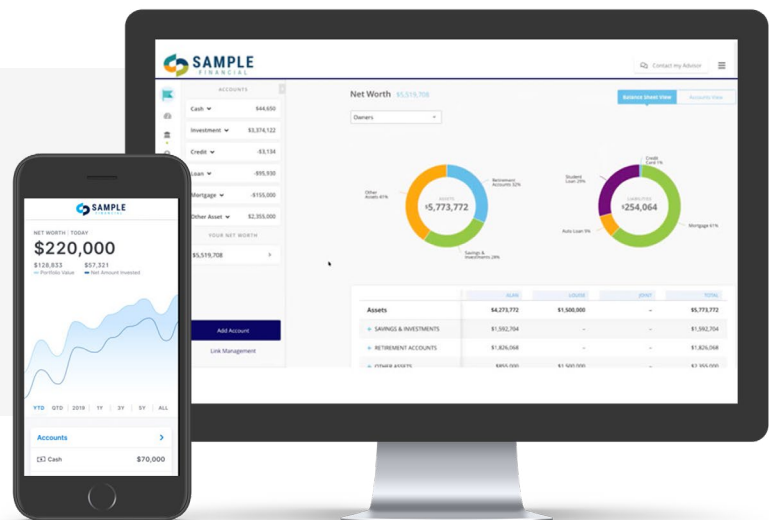
Our financial planners are not only CPAs but also Investment Advisor Representatives (IAR). They are backed with the due diligence and strategic insights provided to the CWA Investment Committee from our affiliate Tectonic Advisors. Their smart investment model solutions take into account your risk tolerance and goals to find the best fit for you.

Institutional share class benefits for your private practice

CWA offers clients access to two different investment programs, with a choice of seven different models based on your personal risk profile. Our programs, through our models, allow clients access to individual money managers, ETFs and institutional share classes without restriction of minimums normally applied to individual investors.

24/7 Access to your portfolio to track your growth

CWA leverages Orion Advisor to give you unlimited, easy access to your investment accounts on your desktop, mobile phone or tablet.



Set the path with your long-term goals in mind

The objective is to build and preserve your wealth over the long term. Although we cannot predict short-term trends, we can assist you in detecting long-term patterns and respond accordingly. As the market changes, we make adjustments to your portfolio to reflect the current risk environment. Every decision we make is in accordance with your long-term goals and risk tolerance.



To learn more about the investment programs you have access to as a CWA client, **contact your planner today, or reach us at info@cainwatters.com or 972.233.3323.**

cainwatters.com

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*Average Advisor Fee derived from 2020 Kitces Research Study on Advisor Pricing. CWA fees range from 0.55% in the UMA Program to 0.65% for the Pooled Fund Program. The CWA Fee includes CWA and affiliates. For the UMA Program, the 0.55% includes a 0.20% CWA Fee and 0.35% Tectonic Advisors Fee. For the Pension Investment Program, the 0.65% Trustee Fee includes a 0.20% CWA Fee, 0.34% Tectonic Advisors Fee and 0.11% T Bank Fee. Additionally, Trustees pay an annual fixed fee to CWA of \$300 for basic pension plan services. The CWA fixed annual fee for financial planning and investment advisory services is \$11,700. Further, clients in the High Net Worth Program pay an AUM fee of 0.80% with no fixed annual fee.