



Benefits of Asset Management

A White Paper Written and
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Benefits of Asset Management

- 1. Market Conditions Change:** Financial crises, geopolitics, and other unknown events can dramatically alter the appropriate investment strategy.
- 2. The Best Market Tools Change:** New ones are introduced or they become cheaper, or better at isolating & managing risk.
- 3. Your Return, Risk, and Liquidity Targets Change:** As you change, so must your portfolio.
- 4. Your Life Changes:** Kids, extended families, college, even divorces, as these events occur, your approach may need to change.
- 5. As Your Tax Situation Changes:** As you age, downsizing your business, retiring to name a few.
- 6. Because Asset Managers are Professionals:** They can ensure consistent implementation of an investment strategy. They can be “a cool head in volatile times.”

They are up-to-date on portfolio management theory, optimization, and risk management techniques.

They provide more timely risk management (constant monitoring, ability to hedge risks rapidly.)

They should provide better risk management – more precise and more accurate!

7. Because an Asset Manager Can Coordinate With Your Other Professionals:

Your accountant as tax laws change, with your estate planner as options, laws, opportunities, change, with your insurance broker, mortgage broker, banker as needs and opportunities change...and just the fact that somebody is coordinating improves efficiency.



8. Because It Saves You Time and Stress:



It takes a lot of time to manage investments yourself.

It is nearly impossible to replicate somebody watching your portfolio 5 days a week, 52 weeks a year.

If something happens to you, what happens to your portfolio?

Who even knows your login, never mind what active risks you have on that should be taken off? Your family starts from scratch piecing together your investment profile.

9. Because It's Hard to Define Your Objectives and Strategy on Your Own:

What are your risk, return, and liquidity objectives?

What is the best Beta/Asset Allocation to match those?

How do you define an Asset Class? What are the components used?

What is a reasonable Sharpe Ratio (and reasonable for you?)

How do you manage Tail Risk?

Good tools are hard to come by – how do you calculate your IRR on a complex portfolio?

What's your track record?



10. Because It's an Investment:

As your life goes and grows, you're ready with a team in place.

A good asset manager's advice becomes more valuable over time; they will have experience with clients with needs similar to your own.

Wisdom is often greater-than knowledge (sometimes we know when an investment just... smells bad.)



11. Because an Asset Manager Can Provide Education:

Training in investments, portfolio management, even economics help you leverage your (and your families) human capital. Helping you see wealth as not just insurance, but opportunity.

12. Because Hiring an Asset Manager Is an Act of Diversification:

Investing your money yourself consolidates your risk; your family is now 100% dependent on you being successful.

When another aspect of your life (e.g. your job, or business) requires sudden dedicated time, it comes from your time managing your portfolio.



Arbor Capital Management

A Pure Asset Manager

Arbor Capital Management is a pure asset management firm which has one overriding goal - to substantially grow its clients' portfolios. We focus on wealth preservation and growth as well as on relationships, clarity, service and performance. Our clients include high net worth individuals, family businesses, investors approaching retirement and institutions. We provide asset management services on a fee-only basis without outside influences of any kind...and that's pure.

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