



## FORD FINANCIAL ADVISORS, LTD. Registered Investment Advisor

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### The FFA Investment Philosophy

Ford Financial Advisors, Ltd. (FFA) believes that financial planning and investment services ought to be made available to everyone and, therefore, places no minimum investable asset requirements for its clients. FFA understands that some clients will be new to planning and investing while others, who have been investing for years, have an understanding of how and why they have selected their specific portfolios. Therefore, a major effort is made with each client to provide full disclosure and to educate each client in order to insure that they understand why they made their investment decisions. FFA has no discretion over any accounts.

The FFA Advisor will work closely with each client to identify and understand their goals, risk tolerances, time horizons, tax status and other factors in order to provide personalized advice and investment services. Although Proposed Portfolio Percentages have been developed to reflect five (5) risk tolerances, they can be modified to fit the desires of each client, at their request.

The main goal of FFA is to put each client's best interests first. Keeping this in mind, no arrangements have been or will be established with fund families, specific insurance companies or other vendors to promote their products above others. Investments are researched regularly as portfolios are developed, and they are selected based on their performance over the past three to five year periods, whether for growth or income. Although it is not possible to use past performance to guarantee future performance, it is possible to find managers and analysts that have maintained sound track records over time. When using mutual funds, they will be selected from those ranked in the top quartile of their asset classes. Several analysts' reports will be used to select investments including, but not limited to, Morningstar, S&P, and/or Thompson Financial.

Portfolios are developed for the long term investors. Day trading and market timing are neither encouraged nor supported.