

Wiser Wealth Management, Inc

www.wiserinvestor.com

ABOUT

Wiser Wealth Management manages client portfolios using a passive indexing approach with occasional model adjustments. Our portfolios are comprised entirely of ETFs, with the exception of one ETN to get exposure to commodities. There are usually 12 ETFs in our models, covering what we consider long term healthy asset classes. We manage risk and will not chase returns.

Our investing philosophy is: Maintain a diversified portfolio, keep cost low and always invest for the long term

3RD ANNUAL **INSIDE ETFs CONFERENCE**

Presented by:

ETFR and **FA**
EXCHANGE-TRADED FUND BRIDGE FINANCIAL ADVISORS

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EXPLAINING ETFs TO CLIENTS

Wiser explains to clients that there are three ways to invest. Buy a stock, a mutual fund, or an index fund. We use an example of an investor investing \$1 in Coke, a Fund manager that buys colas and an index that buys all the cola companies. We walk them through the risks of holding individual stocks, the poor long term performance of mutual funds, their high fees and then the benefits of indexing. We then discuss how an ETF works and is able to purchase the entire S&P 500, stocks in third world countries, or even small cap stocks in Europe. We try to make the presentation simple but also have the detailed data to back up our approach should we need it.

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WHY WE USE ETFs

Using a long term passive indexing strategy is based on the assumption that the cost and performance of fund managers will not have greater returns, adjusted for risk, versus holding index funds diversified over many global asset classes.

While Index Mutual Funds are still viable, ETFs have access to more asset classes. We see the benefits of using ETFs as:

- Low cost
- Diversification
- Liquidity
- Easy access to global and hard to reach markets
- Transparency