

Since 1998 Northwest Investment Counselors (Northwest) has been providing individuals, families, foundation, endowments, and corporate retirement plans with financial expertise and services. Northwest recently made the 2014 Portland Business Journal list of Fastest-Growing Private Companies and currently has \$250 million in assets under management. Three of Northwest's Portfolio Managers have their Chartered Financial Analyst® designation which is the highest professional designation for securities analysis in the industry. The team at Northwest has a combined investment experience of over 100 years.

Northwest believes strongly that allowing a professional to manage your money takes away the emotional element of investing which often contributes to the burden of managing one's money. A financial advisor can be non-emotional with your money and take away the risk of making the wrong decision at the wrong time. A professional will work with you to come up with an appropriate asset allocation (how much to invest in stocks, bonds and cash) to meet your goals and risk tolerance so during volatile markets you are not tempted to do something drastic with your investments.

A widely quoted study in the financial industry conducted by Dalbar Institute called the Quantitative Analysis of Investor Behavior, shows that as of 2011 the individual retail stock investor, on average, underperformed the market by 4.23% annually for the previous 20 year time period. A large portion of that underperformance is this reactive emotional element. One only has to look back six years to the '08-'09 financial crisis to see this play out. As stocks plummeted 40-50% in the height of the crisis many individual investors couldn't stand the pain anymore and finally sold out near the bottom in March of 2009. That proved to be the worst time to sell because from that point to this past June of 2014 the S&P 500 (an index of the largest 500 stocks that trade on the market) returned an astounding 157%.

Hiring a professional whose goals are aligned with yours is a smart move. As an independent Registered Investment Advisor, Northwest is held to a fiduciary standard which means they must place their clients' interest in front of their own. Avoiding fads and hype for a tried-and-true investment process, Northwest creates long-term solutions of individual stocks and bonds unique to the clients for whom they are created.