

If you don't have the time or feel comfortable managing your own investments, Bluegrass Financial Planning provides ongoing investment management services. We will develop a disciplined plan for you based on your investment goals, risk profile and time horizon. Whether you are saving for the future or drawing income from your investments, we will develop and implement a plan that is customized for your specific needs.

Investment Philosophy

Our philosophy looks to establish broad diversification, combining multiple asset classes to achieve the most suitable trade-off between risk and return while keeping costs low. This approach helps increase your likelihood of achieving your financial goals without taking any more risk than absolutely necessary. Our philosophy is based upon Modern Portfolio Theory, an academic effort that won a Nobel Prize and that has become the fiduciary standard for trust investment management. We do not utilize other popular Wall Street notions such as market timing, finding the latest hot active manager, or trying to pick individual stocks. We help our clients achieve their goals by focusing on the long-term, being patient, and using strict discipline.

We begin the process by gathering information from you to clearly define your individual financial objectives and tolerance for risk. After detailed interviews with you, we develop the appropriate asset allocation based on investment time horizon, risk tolerance, cash flow considerations and overall investment objectives and goals.

Once we have developed and agreed to the appropriate asset allocation, we select no-load mutual funds and/or Exchange Traded Funds (ETF's) using an independent 11-point fiduciary screening process. After implementation, we monitor the investments and rebalance the portfolio to ensure that the investments coincide with the recommended asset allocation strategy.