the berkeleyinc process

Initial Meeting...

Through a complimentary meeting we take the time to get to know you and discuss your financial situation so we can jointly decide whether our services can best fit your needs. Bringing current account statements, your tax return and any prior prepared financial plans to this meeting helps facilitate the process.

If it makes sense to move forward, we will have you complete informational documents so that we can best understand your objectives, concerns and goals; vital requirements for serving you best.

Financial Planning...

One of the ways we help you reach your goals is by Financial Planning. This interactive process begins with data gathering, where we gather statements and worksheets so we have a solid understanding of your current position and your future goals. An analysis review meeting will take place to discuss these statements and to solidify how we can best serve you and help you live the life you want. Our staff will then create a financial plan tailored to your specific situation which we will present to you and discuss how this plan can be best implemented.

Investment Management...

Managing your investments is an integral part of how we assist you in attaining your future objectives. A thorough analysis of current investments, risk tolerance and goals will allow us to provide you with an Asset Allocation analysis and insight into suitable investment options. We will establish your accounts and transfer your assets into Charles Schwab or TD Ameritrade that will be selected based on your needs. Once your accounts are established you are kept informed through monthly statements from the custodian, quarterly performance reports from Berkeley, Inc. newsletters, and periodic meetings to ensure your dynamic life is matched by our dynamic services.

investment philosophy

Investment Strategy

Berkeley, Inc. seeks to systematically optimize the long-term performance of each portfolio through objective, intelligent and diligent application of proven methodologies rather than concentrating your exposure in a single investment style or sector, we Integrate individual securities with mutual funds to fully diversify your portfolio.

Our Management Techniques Reflect:

- In-depth understanding of multiple asset classes and their interactions
- Experience in managing the unique exposure clients may have, including stock options, company stock, low cost basis securities, etc.
- Differentiated strategies for taxable, non-taxable and tax-deferred accounts
- Utilization of Modern Portfolio Theory and integration of market experience with quantitative methods
- Commitment to maintaining state-of-the-art skills

A Well-Diversified Portfolio

Personalized Portfolios **You are unique** and your portfolio should be, too. Each one is unique, no "off-the-shelf" model portfolios that attempt to fit you into a box. Such approaches are quicker, easier and cheaper, but not as good as taking the time to develop a customized portfolio that's tailored to you and your situation. Your portfolio's design will reflect the potential diversification benefits and costs to determine the best overall design.

Modern Portfolio Theory In conjunction with our proprietary valuation models and experienced judgment, we use this theory to help guide our diversification strategies by using multiple asset classes from around the world. We focus on finding value f for you, whether in geographies-U.S., international or emerging markets-or size-big, medium or small. Berkeley professionals use optimizer software which helps establish a portfolio's design. Bear in mind that we use such tools carefully, balanced with knowledge of market history and experience, to arrive at a proposed design.

Minimizing Losses When you work with us, we will take care to ensure that your portfolio is well diversified and designed to absorb the shocks that will inevitably occur in the financial markets. Minimizing losses during difficult markets through diversification and a contrarian approach-and then being positioned for the strong returns of subsequent bull markets will be more comfortable for you, and your portfolio much further ahead.

Alternative Investments Whether you are interested in supporting environmentally friendly investments or would like to invest in real estate, we are pleased to research alternative investments that align with your values to see if they are suitable to reach your goals.