

Via Four's Value Proposition:

1. Eliminate investment anxiety.
2. Create portfolios based upon the science of investing.
3. Keep clients invested in their portfolios to ensure success.

What Via Four does for you:

1. Learn about your financial goals and needs.
2. Create an enduring portfolio to match your needs.
 - a. Globally diversified with periodic rebalancing.
 - b. Process rooted in academic science and modern portfolio theory.
 - c. Low cost, constantly monitored, and use of institutional mutual funds and ETF's.
3. Keep you in your portfolio at all times — we help you avoid the “big mistake”.
 - a. “big mistake” is selling at the wrong time and chasing returns.
 - b. Investing is a marathon.
4. Continually educate you on the science of investing.
5. Provide you with a consistent experience over time.
6. Always available to discuss your needs.
7. Filter out the noise of the markets which reduces stress.

What you can expect from Via Four:

1. Straightforward answers not biased by what course of action generates the most fees for Via Four.
2. No commissions for recommending specific investments.
3. A transparent fee structure aligned with your success.
4. Use of low cost institutional-class investment funds.
5. Clients accounts held at independent, third-party custodian (Fidelity Investments).
6. Fiduciary Care. Via Four puts your needs first.