

# Top 5 Things You Need to Know About Investing

With a long history of serving clients as professional advisors across a wide range of areas, we founded Minko Wealth as a platform to meet the specific wealth management needs of each client.

When it comes to learning about investing, it's easy to get overwhelmed by information. As an educated investor, you want to make intelligent financial decisions that enhance your life and your family's future. We've created this guide to share a few features of our investment philosophy. An approach that's effective enough to be Nobel-prize winning, but simple enough that it's easy to understand.

Inside you'll find 5 key concepts that will give you the confidence to make informed choices about your finances.

Because if you know the RIGHT things, you don't need to know EVERYTHING.

# Top 5 Things You Need to Know About Investing

We've found that successful investing is more about avoiding bad choices than it is about making 100% accurate ones. With the proper tools, information and support, you can begin to find new levels of confidence and peace about your financial future. Here are 5 key concepts you need to start that journey:

- ## 1. You Don't Need a Crystal Ball to be a Successful Investor

Most investors are conditioned by the media and the industry to think they need to know what's going to perform well in the future; whether it's gold, the economy or a particular stock. In investing, looking to the past to get an idea of what investments or managers will do well in the future is called Track-Record Investing. But almost every investment advertisement includes these words: *Past performance is no indication of future results*. These are words of wisdom, and you can take them to heart. We believe that you don't need stock picking, market timing or track record investing when you invest your money. You can create a portfolio that has the potential to succeed without a prediction for the future.
- ## 2. Returns Come from the Market, not the Manager

Historically speaking, investors who owned a simple large U.S. stock index – without stock picking, market timing, or track record investing – achieved better returns than the average equity mutual fund investors. This is a simple strategy that's hiding in plain sight. Investing in stocks is one of the greatest wealth creation tools known to mankind. It's important, though, to learn how to harness the power of equities in a prudent way so that you are comfortable with the amount of risk in your portfolio.
- ## 3. You Can Control Your Risk With the Right Strategy

Stocks (or equities) offer a historically proven option for earning returns higher than inflation over the long-term. But the tradeoff is that they can be volatile and unpredictable. You can offset this risk, by deciding how much of your portfolio is allocated to fixed income vs equities. Once you personally choose your risk tolerance preference, follow these three simple rules to work towards the goal of accumulating positive returns with fewer risks:

  1. Own Equities
  2. Diversify GLOBALLY
  3. Rebalance REGULARY

By doing so, you too can enjoy the benefits of a market that is up more than 180 percent over the last 20 years.
- ## 4. There's a Difference Between the Global Economy and Your Personal Economy

It's easy to worry endlessly about the news in some far-off part of the world and how it may impact your portfolio. But it's critical to know the difference between the global economy and your personal economy. Focus on the latter and pay attention to the things you can control; like saving a bit more money, keeping your investment costs low, and managing impulsive behavior. With this in mind, you can make changes to your investments based on what is in alignment with your life circumstances, long-term goals, or fundamental shifts in your financial situation. Not because someone is yelling “buy” or “sell” in the media.
- ## 5. You Can Work with an Advisor Whose Interests are Aligned with You and Your Family, Rather than a Bank, Broker or Insurance Company

As Registered Investment Advisors, we are committed to our clients' needs above all else. We work to give you insight into a different approach to investing – one based on solid foundation of academics and research, rather than the guesswork and anxiety that motivates many misguided investors towards products that benefit banks and brokers more than your bank accounts. To learn more about how we - as responsible fiduciary advisors - align with your needs, join us for a free Wealth Workshop, and feel the difference for yourself. Call (718) 748-1700 to find out more.





# The Benefits of Wealth Management

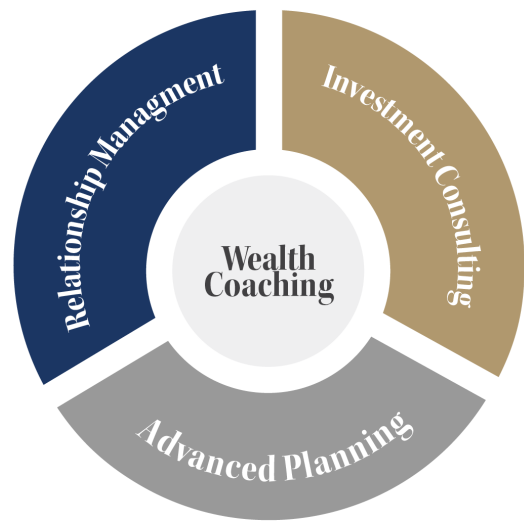
We recognize that there are a lot of factors at play when carefully selecting a partner to manage your investments. With no shortage of options – banks, brokers, insurance companies, even user-friendly online platforms – why choose to work with a family-focused firm like ours?

**Because we specialize in coordinated wealth management.**

To support the development of both your personal goals and your financial objectives, we use a full suite of comprehensive services to ensure your success.

Work with us because we leverage a broad range of technical strategies to design the optimal plan. We provide investment advice to our clients that includes estate and gift tax minimization strategies, income tax planning, business succession, family wealth coaching, and much more.

Our extensive wealth management offering is a result of combining the following core services:



## Investment Consulting

We're here to make sure that your investments are following an intelligent, effective strategy, and to make sure you're an informed participant in that strategy.

## Advanced Planning

Looking ahead to plan for your future success is a critical factor in aligning your wealth management strategy to suit your uniquely personal lifestyle objectives.

## Relationship Management

We have an extraordinary network in the legal and financial sectors that we'll leverage on your behalf. You tell us the issue, and we'll find a tailored solution to match.

## Wealth Coaching

At the core of everything we do is a commitment to provide unparalleled excellence in financial education and personal support as you plan for your future success.

**With coordinated wealth management, you can rest easy knowing that even your most complex financial needs are being personally tended to, by advisors who care.**

To find out how you can benefit from these services, book a no-charge consultation by calling (718) 748-1700. With no obligation whatsoever, this meeting is about getting you all the information you need to make the best decisions for your financial future.



# About Our Team

At Minko Wealth, family is at the core of everything we do. As brothers from a large, working-class Brooklyn family, we know the value of having a safety-net of people who care about you. That's why we started this firm. Our mission is to guide you towards making investment decisions that protect and enhance your wealth for generations to come. We give you access to high-quality investments, typically reserved for only those over \$5M in net worth, because we wanted to make exclusive options available to regular people. People just like our own family-members. Our approach is rooted in academics and science, not guesswork and gambling. Our criteria for helping our clients make smart decisions is simple: We ask ourselves, "would I invest my own family's money this way?" And the answer is a firm yes. By investing with our firm, you'll feel like a part of our extended family, and you'll benefit from the peace of mind that your wealth is being cared for with your best interests at heart.



## Chris Minko

Having spent a decade on Wall Street, Chris' experience as a Senior Manager with Gain Capitol & JP Morgan Chase informed his understanding of the financial markets. Having seen the risks inherent to how most large financial service firms serve their clients, Chris co-founded Minko Wealth to change the client investment experience for the better. Chris attended Bates College where he earned a Bachelor's in Arts in Political Science and a Minor in Economics. He holds the following licensures:

NFA Series 3, 30 and FINRA Series 4, 7, 24, 63. Chris is additionally certified as a Matson Money Coach.



## Anthony Minko

As an estate and elder law attorney in private practice, Anthony co-founded Minko Wealth to offer financial services that are in alignment with best practices to protect your life savings for generations to come. In addition to running his law firm, Anthony served as a member of Wells Fargo Bank and the New York City Law Department. He graduated from Haverford College with a Bachelor of Arts in Philosophy and received his Juris Doctor degree from Fordham Law School. Anthony holds

a minor in Economics and studied abroad for one year at the London School of Economics. He is a certified Matson Money Coach and a certified Transformative Coach.

## Book Your Consult With Us

Find out how your financial success can benefit from our comprehensive wealth management services by booking a no-charge, no obligation consultation with us. Contact us to schedule your appointment at:

**(718) 748-1700**

[www.minkowealth.com](http://www.minkowealth.com)