

Top 10 Investment Mistakes Baby Boomers May Make



1

Failing to Set Clear Investment Goals

A Financial Plan should serve as a roadmap guiding the path from point A all the way to point Z. Without that clear roadmap an investor can drift away from his or her life goals and get sidetracked with the latest fads and flashiest investment strategies. We often say to our clients, "Know what you own, know why you own it."

2

Not Diversifying Enough

The old adage, "Don't put all your eggs in one basket" is particularly applicable to portfolio diversification.* By owning a diversified pool of assets an investor can reduce risk related to a specific segment of the market.

3

Focusing on Short Term

For any long term investor their investment decisions should be driven by their desired lifestyle and personal goals. Focusing on short term performance can lead to hasty, and often costly, investment decisions.

6

Forgetting Risk

For some investors financial crises seem like distant memories. Nonetheless, many suffered a significant blow to their portfolios. Not only should you be keenly aware of risk in your portfolio, you should also quantify the level of risk that is appropriate for you. If we face another market downturn how much pain can your portfolio withstand?

4

Not Managing Expectations

It's the job of your investment professional to help manage expectations and keep you informed to avoid surprises in a volatile market.

5

Not Having Regular Portfolio Reviews

As markets move up and down the portfolio asset allocation can significantly veer from your Financial Plan. Make it a point to schedule a regular review of the portfolio and plan.

9

Making Emotional Investment Decisions

Investing is a quantitatively driven process; nonetheless, we can't avoid attaching emotion to money. A key benefit of hiring an investment adviser is to incorporate someone into the process who provides objective recommendations and can detach from the emotional decision making.

7

Chasing Yesterday's Winners

Many investors make the mistake of pursuing investment strategies simply because they were previously successful. Keep in mind that past performance does not determine future results.

8

Working With the Wrong Adviser

Your investment adviser should be in your corner. Seek out an investment professional who not only assists with protecting and growing investment assets but also understands you as it relates to planning for your lifetime needs and creating a legacy.

10

Forgetting Inflation

Don't forget that the costs of groceries, gas, not to mention health care are increasing with inflation; therefore, the portfolio needs to grow in order to keep pace with the increase in living costs.

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* Diversification does not guarantee a profit nor protect against a loss.



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Personal Relationship

We take the time to listen to our clients and provide advice based on a deep understanding of their needs. Creating long-term relationships that are built on trust is our ultimate goal.

Objectivity

Our independence provides us the freedom to offer objective advice. Our recommendations are based solely on helping our clients meet their goals. We do not offer any proprietary mutual funds or charge commissions. The fee for our services is calculated as a percentage of the market value of each client's investment portfolio and is charged quarterly.

Investment Experience

Jerry Jevic and Matthew Wukitsch have over 40 years combined investment experience. They have the expertise and skills to understand each client's needs and provide comprehensive strategies to their financial challenges.

Forward Looking

We think ahead. Flexibility, input from our colleagues in Oppenheimer Asset Management Inc. (OAM) and access to a full range of investment products and services result in decisive action and tailored strategies for each client.



Jerry Jevic, AIF®
Senior Director – Investments

Jerry has been giving financial advice to Associations and Non-Profits since 1985. Mr. Jevic has been a member of the Philadelphia Estate Planning Council since 2002. Jerry leverage's the firm's breadth of resources as well as the expertise of outside investment management firms to recommend a personalized strategy that can help work towards addressing each client's needs.

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Matthew Wukitsch
Associate Financial Advisor

Matt has been in the wealth management industry since 2011. Before joining Oppenheimer, Matthew worked in Investment Banking at J.P. Morgan Securities in Philadelphia. He graduated from Drexel University in 2010 with a BS/BA concentrating in Finance and Economics.

*Adopting a fee-based account program may not be suitable for all investors; anticipated individual commission costs should be compared to anticipated annual fees.

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