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SIMPLIFYING YOUR FINANCIAL JOURNEY

Michael Preto, CFP®, CIM®

We believe that simplicity is the key to success in financial planning. In a world where complexity often reigns supreme, we stand by the principle of keeping it simple, straightforward, and effective. Here are some of the core beliefs that guide our approach:

1. Investing in businesses with above-average fundamentals produces above-average returns.

At the heart of successful investing lies a focus on the fundamentals. We believe in investing in solid businesses with strong fundamentals, as they are more likely to generate consistent returns over the long term.

2. Tracking your progress towards your retirement is a necessary part of your financial plan.

Planning for retirement is not a one-time event but a journey that requires continuous monitoring and adjustment. We help our clients track their progress towards their retirement goals, ensuring that they stay on course to achieve the lifestyle they desire in their golden years.

KEEP IT SIMPLE

Investing is not a game where the guy with the 160 IQ beats the guy with the 130 IQ. Once you have ordinary intelligence, what you need is the temperament to control the urges that get other people into trouble in investing.

WARREN BUFFETT



3. If you have more money than you need to hit your retirement goals, you deserve to know about it.

Financial peace of mind comes from knowing where you stand. If you find yourself with surplus funds beyond what is necessary to meet your retirement goals, we believe you should be informed so that you can explore additional opportunities for wealth preservation and growth.

4. You can't expect to beat the benchmark if you pay fees to look like it.

Fees can eat into your investment returns and erode your wealth over time. We advocate for transparent fee structures and strategies that prioritize your best interests, ensuring that you keep more of your hard-earned money working for you.

5. Taxes suck and we don't want you to pay any more than necessary.

Tax efficiency is a critical aspect of financial planning. We employ strategies to minimize your tax liabilities while maximizing your after-tax returns, helping you preserve more of your wealth for yourself and your loved ones.

6. Buying low and selling high is better than buying high and selling low.

While it may sound simple, the age-old adage of buying low and selling high holds true. We emphasize disciplined investing principles that focus on value and opportunity, allowing you to capitalize on market fluctuations while mitigating downside risks.

In summary, we encourage our clients to embrace simplicity in their financial lives. By adhering to these core beliefs and keeping things straightforward, we believe that you can achieve greater financial clarity, confidence, and success. At Hillside Wealth Management, we are committed to helping you navigate your financial journey with ease, so you can focus on what matters most to you. 😊 😊

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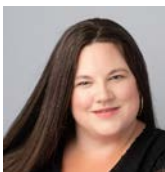
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