pivot point advisors

INVESTMENT BROUGHT FORWARD

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Science-driven with a human touch

Pivot Point Advisors offers innovative strategies based on rigorously tested rules and objectively measurable data. Combined with methodical implementation, these strategies help Pivot Point Advisors manage your financial realities of today, while keeping in mind your financial goals for tomorrow. At the same time, Pivot Point Advisors embraces the fundamental values of honesty, integrity and mutual trust that come with a personal relationship and deep understanding of our clients' needs. This provides additional key ingredients that promote long-term success.

TRUST (n)

firm belief in the reliability, truth, ability, or strength of someone or something

synonyms: confidence, belief, faith, certainty, assurance, conviction, reliance

DISCIPLINE (n)

rule or system of rules governing conduct or activity

synonyms: strictness, control, orderliness, method

ROBUST (adj)

strong and effective in all or most situations and conditions

synonyms: sturdy, vigorous, powerful, long-lasting, solid

Portfolio Management

A SMALL EDGE MAKES A BIG DIFFERENCE

Pivot Point Advisors offers personalized investment management using rule-based strategies. Our strategies capitalize on verified cause and effect relationships to deliver attractive returns for our clients. Our unique use of information provides clients a small advantage, which over time can have a significant effect.

Each strategy has a different investment objective. All strategies are rooted in science to ensure durable and repeatable decision-making. Most clients combine strategies in building their portfolio in order to accomplish their financial goals.

Our strategies differ from conventional funds by how the securities are selected. Pivot Point Advisors' strategies select investments based on their quantifiable merits. Positions are sized to minimize risk. This, combined with the disciplined and objective decision-making inherent in rules-based strategies, has enabled Pivot Point Advisors to deliver solid results to clients.*

Conservative Stocks

Designed for defensive investors who need equity returns, this portfolio holds stocks of companies that are financially robust enough to have a high probability of surviving a major financial crisis. Stock selection and portfolio composition are driven by risk-management considerations rather than an attempt to buy the best performing stocks.

Long-term Return Stocks

Consisting of stocks, which are both attractively valued and moving up, this portfolio is for investors who need to grow their assets (e.g. to reach retirement goals) over long-term horizons. The objective for this strategy is to capitalize on stocks in a sustainable uptrend and exit when they become overvalued.

Responsive Allocation Stocks

A hybrid of our Conservative Stock and Long-term Return Stock portfolios, this portfolio scales in-and-out of the more aggressive value/momentum stocks to boost returns during early bull markets while maintaining a defensive allocation in down markets or when valuations are too high.

International Bonds

A mean-reversion strategy, our International Fixed Income portfolio attempts to generate returns in a low-interest rate environment by buying Exchange-Traded Funds whose yield has spiked in the expectation those yields will return to recent averages.

*We cannot guarantee any results, as investing in securities always entails risk.

Financial Planning

WE TAKE YOUR FINANCIAL FUTURE PERSONALLY

The best way to get from where you are now to where you want to be is to have a personalized roadmap.

With both financial and scientific experts on staff, Pivot Point Advisors has diverse and complementary experience to carefully analyze your financial situation. Unlike other firms, we do not simply rely on conventional wisdom. Our recommendations are thoroughly reviewed and backed by our internal research.

Our Financial Plans review the most important aspects of your financial life, including retirement planning, college planning, investment allocations, your probability of retirement success, and any other questions you may have.

Unbiased Guidance

As a fee-only firm, Pivot Point Advisors receives no commissions from any investments we recommend. This eliminates a significant conflict of interest and allows us to do our fiduciary duty to always put your interests first.

Comprehensive Scenario Modeling

Future investment returns are uncertain. A robust retirement plan needs to take into account worst-case scenarios (in addition to the expected case) because they are the most serious threat to your financial objectives. Pivot Point Advisors' recommendations are designed to maximize the probability of success for your retirement considering all possible outcomes weighted by their probability.*

Our Firm Philosophy

TAKING EMOTION OUT OF THE EQUATION

Many investment firms rely solely on historical data and empirical rules – assuming what happened in the past accurately predicts what is to come in the future. These empirical rules tend to break down precisely when one needs them most – during a crisis or other unexpected event.

Pivot Point Advisors starts with a hypothesis that predicts how markets should behave under various conditions. If a hypothesis can be validated using historical data, it allows us to predict the market response to conditions that have not yet been observed. This helps Pivot Point Advisors to construct portfolios and financial plans that have a good probability of surviving the next crisis, even if it is different than the last one.

Our approach ensures investment decisions are objective and rational – especially when markets are turbulent and emotional responses are difficult to resist.

Can I retire?

How should I invest my money?

What will my family's finances look like if I die prematurely?

Should I take my pension or the lump sum?

Do I need to worry about estate taxes?

What if we have to support aging or ill parents?

Should I refinance my loans?

Do I have the right insurance policies?

How can I maximize my returns?

What if we have a health crisis in the family?

How do I pay for my kids' college?

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