

With tens of thousands of investments to select from -- and more appearing every day -- investors face an overwhelming and endless series of choices.

But the real choice is really quite simple.

Instead of trying to beat the market, we believe that you should let the market work for you.

Our Asset Class Investing philosophy offers a prudent, strategic approach designed to help investors achieve their lifetime financial goals.

It focuses your investment portfolio on your most important life goals, rather than short-term market trends. It is based on science and academic research. It combines the latest discoveries in economics and investing with more than 80 years of market data and insights, as well as in-depth studies of investor psychology and behavior. As a disciplined and structured approach, it helps protect against the common behavioral mistakes that can compromise your long-term financial goals.

We passionately believe that most investors can benefit from the sophistication, truer asset class returns and lower costs that can come from adopting a strategic Asset Class Investing approach. This means you no longer have to spend all your time focused on trying to outguess the market or pick the right managers.

Instead, you can address what matters most -- enjoying your life, secure in the knowledge that you have a prudent plan in place for pursuing your long-term goals