

# Customized Portfolios

## STRIKE THE PROPER BALANCE

Diversification — spreading your assets among investment types, styles, and markets is one of the few time-tested strategies for investors with long-term financial goals.



## BE PREPARED

When tempted by current market conditions, we counsel clients that it's best to avoid predictions and to focus on preparations. We're prepared for a bull or a bear market. Re-balancing will be our primary tool to take advantage of high or low prices that may arise.

# Planting A Framework For Lasting Wealth

## AN EDUCATED APPROACH TO BUILDING LONG-TERM FINANCIAL STRENGTH

At Callahan Financial Management Group, we believe that strong financial outcomes grow from deep roots — starting with education, trust and thoughtful planning. Developing wealth requires discipline and understanding — that's why we put an emphasis on education — so every client decision is made with confidence and purpose.

Here are potential key components of a well-rounded investment strategy — and how they can contribute to one's long-term financial well-being.

- **Index Funds & ETFs** — Cost-efficient, diversified, and generally designed to track broad market performance. A solid foundation for consistent, long-term progress.
- **Mutual Funds** — Professionally managed and goal-oriented, mutual funds can offer targeted diversification and flexibility based on your unique objectives.
- **Individual Stocks** — These offer potential for greater growth but come with higher risk. A disciplined, informed approach is essential.
- **Bond Funds** — These provide a balance and a reliable income stream, helping steady your portfolio through changing market cycles.
- **Corporate, Government & Tax-Free Bonds** — Known for more predictable returns and lower volatility, these can support income needs and tax efficiency.
- **CDs & Money Market Funds** — Focused on capital preservation and liquidity, these conservative investments can serve short-term needs.  
Generally, CDs may not be withdrawn prior to maturity. CDs are FDIC insured up to \$250,000 per depositor per insured depository institution for each account ownership category. CDs may be issued by out of state institutions.
- **Alternative Investments** — Options like real estate or private equity can enhance diversification and unlock potential in less traditional areas.
- **Annuities** — Typically designed to provide stable income and/ or protection, particularly in retirement, annuities offer long-term support and financial reassurance.

Bank products and services are available through Wells Fargo Bank, N.A.

## EDUCATION IS THE ROOT OF CONFIDENCE

We don't just manage investments — we help you understand them. When you're informed, you're empowered to make better decisions at every stage of life. The more you know, the stronger your financial foundation becomes.

## LET'S GROW TOGETHER

Looking to build a strategy that aligns with your goals, values, and vision? We are here to guide you and support you every step of the way.

