Locust Capital Management Investment Process

We hope you have all escaped this snow filled winter unscathed and are relaxing comfortably in the 60 degree weather we have had in Philadelphia this week (however short it may last). This newsletter is the first in a series of quarterly newsletters detailing the investment management process of Locust Capital.

As a comprehensive Wealth and Investment Management firm, Locust Capital is tasked with helping our clients navigate today's increasingly complex financial world. Our advice often takes many forms as we tackle Investment, Tax, Insurance, and Estate planning issues with our clients. We refer to these four areas of financial planning as the Four Pillars of Wealth. You cannot effectively build a strong financial foundation without ensuring that each one of these pillars is properly constructed.

While Locust Capital specializes in Investment Management, and it is an important piece of your wealth puzzle, losses incurred as a result of improperly managing one's financial life are unlikely to be offset by gains in one's investment portfolio. It is for this reason that we ensure our clients Tax, Insurance and Estate situations are properly addressed before beginning the investment management process with our clients. At Locust Capital we maintain a prudent focus on overall financial health with the knowledge that while Investments are a key part of one's financial picture, investment returns do not determine our client's financial success. Only once both the client and Locust Capital are satisfied that the client's financial affairs are appropriately structured do we focus on the investment management piece.

To help our clients get the most out of their investable assets Locust Capital has created a sophisticated investment strategy that is similar in construction and philosophy to the way that endowments, foundations and pension plans manage their funds. With our next few newsletters we will discuss Locust Capital's investment process of how and why we do what we do. Some key points that we will review are the need for diversification, the role fees play, and how reducing risk through proper asset allocation is the most efficient and direct way to attain your portfolio growth goals.

We look forward to walking you through our investment philosophy in the following newsletters and if you have any questions along the way please do not hesitate to contact us.

Your trusted advisor,

Locust Capital Management, LLC