



SPARTA: 3 POWER QUESTIONS THAT EVERYONE SHOULD BE ASKING

Whitwell Advisors uses the SPARTA risk management framework as a basis for its work with clients. The “SPARTA” acronym was inspired by the Classical Sparta values of strength, courage (to face the future, ask the tough questions and do the right thing), freedom from the corruptions of commerce and money, simplicity and frugality. SPARTA stands for super preemptive asset risk transformation and was developed by the original founders of the Firm through our work with institutional clients.

One of the best ways to start managing investment risk is by asking the right questions.

Our assumption: you matter. You are important. And so is your retirement. You work hard for your pay don't you? Since you believe that your financial advisor is doing right by you, what is the harm in asking a few, simple (but powerful) questions to confirm that?

Question #1: What are the 3 biggest risks in my portfolio on a forward-looking basis?

Question #2: On what basis did you choose these three risks?

Question #3: What are you doing (doing = specific actions) to manage these three specific risks on a forward-looking basis?

Question: if you found out your 17-year old teenager was frequently texting while driving, what would you tell her? Perhaps something like, “You need to keep your eyes on the road! If you don't watch where you are going there's a good chance you're going to wreck your car or worse!” – or something like that, right? Well, what is the difference between texting and driving and expecting your retirement to turn out just fine without keeping your eyes on the road and asking pertinent questions along the way? Do you recall the brilliant reply that President Reagan offered, when challenged by Gorbachev as to why he (President Reagan) was insisting on on-site inspections? Reagan powerfully replied, “Mr. Gorbachev, I believe in trust through verification.” Is your retirement important enough to merit asking a few questions once in a while? If your financial advisor is on the ball, shouldn't he have answers to these questions? Did you know that institutions require these answers in writing?

NOTE: while these questions are simple, there are some powerful nuances to them. We are putting together a 1-page “guide” for these 3 questions that will give you insight into why you should ask them and how to ask them (certain words are key) – will explain. Stay tuned.

Visit us at:

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Disclaimer: Whitwell Advisors, LLC is a Risk Advisor, not a financial advisor. We specialize in risk management. We also serve QEPs and ECPs as a CTA to reduce portfolio risk.