

Coho Financial is an internet based investment advisory firm that seeks to educate investors about how to invest in a defined contribution plan such as a 401(k), 403(b), Health Savings Account, or Flexible Savings Account.

Coho Financial charges a fixed fee for investment advisory services and does not directly manage client's assets. Clients are responsible for implementing the investment advice provided by making the necessary changes in their own portfolios.

Coho Financial utilizes an internet web application to provide historical performance analysis of the finite set of funds included in a defined contribution plan. Coho Financial uses this analysis along with expectations about future macro-economic trends to provide investors with a suggested funds allocation. In general, Coho Financial seeks to find the "efficient" set of funds – the fund allocation with the highest return and least risk - from the fixed set of funds included in the defined contribution plan. Coho Financial's investment strategy tends to skew towards a more conservative investment style where capital preservation is prioritized head of capital appreciation.