

# A LESS TRANSPARENT MARKET IS RISKY INDEPENDENT FINANCIAL SERVICES FIRM

## Makes a case for being realistic about risk



Matthew P. Havens, CFP,

Conservative investing can be a tough sell to clients, but a less transparent market and the increased risk it brings makes wise purchases vital.

“Even if it’s all laid out in a prospectus, people don’t understand it, and the risk [today] is a lot higher,” said Matthew P. Havens, CFP, a partner in Global Vision Advisors LLC. “Right now, our perspective is that every asset is being pumped up by central banks around the world

words, focusing on what kind of return a client needs to achieve as opposed to whether somebody’s beating an index,” Havens said.

Havens, who cut his teeth at Ameriprise and later worked for eight years at A.G. Edwards, said he works to establish a partnership with his clients — goal-oriented people who are used to determining what they want and working for it, and baby boomers

said, explaining how the recent financial debacles of 2008 and 2009 jolted clients into thinking broadly about their wealth. “But one of the lessons we had in ‘08 and ‘09 is that the process of achieving goals is more than just putting money in the stock market.”

Havens encourages his clients to consider how to generate income from real estate, save wisely and look at creative ways to generate income so that they can ride out the new 30-year retirement that has become common. Just throwing money into a 401k isn’t going to cut it anymore.

By building strong relationships with clients, Global Vision Advisors seeks to give them a deeper understanding of how their money is working for them.

“[We’ll discuss], why are things happening the way they are?” he said. “As opposed to the general pabulum that you see in much of the financial industry.”

## THE FUTURE OF YOU

It helps to know where you’re going before you start out on a journey. Together we can help you clarify your vision and achieve your way to success.

artificially suppressing interest rates and pumping money into the market.”

That situation has never ended well historically, Havens said. It probably won’t end well this time around, either. That means clients need to be realistic about their goals, prepared to save wisely and able to rely on their financial advisor to steer them toward financial health.

Global Vision Advisors, based in Norwell, Mass., provides clients with independent advice and customized solutions aimed at improving financial health, not beating indexes.

“We refer to it as a family wealth index. People call it their personal benchmark, in other

who’ve built businesses and are thinking “Now what?” as retirement looms — and strives for a real conversation with them to clarify and prioritize goals. Working toward those goals can require a conservative approach, but one that also injects a dose of outside-the-box thinking.

“Currently, the environment is trying to suggest that all you need to do is put your money in high risk assets and wealth is assured,” Havens



**GLOBAL VISION ADVISORS**  
Where Wealth Meets Wellbeing™  
www.globalvisionadvisors.com