



MAKE

How Big Data Can Save Your Life; The Race to Driverless Cars; Can the Trumps Make Wine?

GROW

Craig Venter on the Future of Aging; Six Health Investments; Tech Wealth Investing in Longevity

LIVE

12 Steps to Living Better; Six Spring Getaways; The Best Cuban Cigars You Might Soon Be Able to Smoke

Worth[®]

THE EVOLUTION OF FINANCIAL INTELLIGENCE

THE SEARCH FOR IMMORTALITY

TECHNOLOGICAL AND GENETIC EXPLORATIONS THAT
ARE REVOLUTIONIZING HUMAN LONGEVITY

WORTH.COM

35

VOLUME 24 | EDITION 02



Richard P. Slaughter Associates Inc.

Bob Tabor, AWMA®, AIF®, Vice President

“Are you looking for **investment advice** in all the wrong places?”

By Bob Tabor

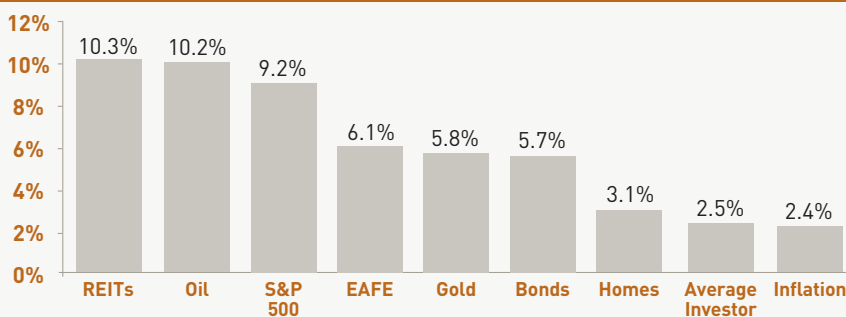
Turn your television to any financial channel, and odds are you will quickly go into advice overload. You will be bombarded with material trying to capture your attention, using fantastic headlines and short, shallow bits of information. So-called experts will offer strategies on how to make money quickly. **But in most cases, such investment advice will backfire.**

Novice investors often make extreme strategy adjustments based on information that is incomplete and misunderstood. That tends to lead to frustrated investors who contribute to the volatility of the markets.

Evidence of such unintended results is clear in DALBAR's 2014 “Quantitative Analysis of Investor Behavior.” DALBAR, which for almost four decades has developed financial industry standards and measurement systems, found that the average investor is still significantly under-performing on every asset class. In fact, investments of this average investor are barely keeping up with inflation, as illustrated in the chart included here.

Reasons for this lack of performance, according to DALBAR, have persisted for years and include poor market timing and emotional investing. I would add to this list information overload.

20-YEAR ANNUALIZED RETURNS BY ASSET CLASS (1994-2013)



Source: Morningstar Direct, DALBAR Inc.

Investor information overload: Investors' inability to understand the reams of information coming at them, encouraging them to make frequent changes, is a hindrance that helps the bottom line of commission-based traders, but not that of the average investor. It takes expertise, commitment and a nuanced ability to cull through the myriad financial data available in order to provide a viable investment recommendation.

I speak from experience. It is not uncommon for our investment committee to pore over data before making subtle moves in an investment strategy. The research behind each change can take hours, with many staffers utilizing multiple sources, from mass media to professional-grade analyses.

Increased value goal: Our goal is not to produce a sexy headline-grabbing strategy. Rather, we build each investor's investment strategy based on personal financial needs and then maintain the course as market influences change. Any adjustments are made with careful thought to the impact they may have on every other component of the portfolio, and are made only in accordance to changes in the investor's personal circumstances. Increasing value is of paramount focus throughout the process.

Here, then, is my best advice if you are seeking the hottest tip on successful investing: Find a quality advisor. That advisor will have your best interest first and foremost, will develop a strategy that fits your goals and will stick with it. ☺

"It takes expertise, commitment and a nuanced ability to cull through the myriad of financial data available in order to provide a viable investment recommendation."

—Bob Tabor



WHAT MAKES A GOOD WEALTH ADVISOR...

A good wealth advisor has passion to help others achieve their financial goals and the expertise to deliver the service in a holistic manner.

How to reach **Richard P. Slaughter Associates**

You can reach any member of our team at 512.918.0000. We look forward to speaking with you.

OUR FIRM'S COMMUNITY INVOLVEMENT...

Is determined by where our employees and clients volunteer and are most engaged. We select nonprofits, such as The Christi Center and Texas Parent to Parent, that are doing extraordinary things with limited budgets. I'm proud to be working with these organizations.

MY GOALS FOR THIS YEAR INCLUDE...

Continuing to improve the services we deliver and how we deliver them to great clients

About Richard P. Slaughter Associates

Richard P. Slaughter Associates is a leading wealth management firm, specializing in delivering tailored strategies as a fiduciary and advocate for high net worth individuals, families and businesses. Slaughter Associates constructs wealth management strategies around a financial plan, providing active, diversified and conservative asset management through internal experts. These experts establish a collaborative relationship with clients and all their financial service professionals, helping clients navigate the financial complexities that high net worth individuals and families face. Founded in 1991 in Austin, Texas, by Richard P. Slaughter, Slaughter Associates is one of the original fee-based firms in the nation. Through its subsidiary, RPS Retirement Plan Advisors, Slaughter Associates works with corporate clients by providing 3(38) fiduciary services, which help mitigate risk for plan sponsors and secure retirement readiness for employees. With offices in both Austin and the Dallas-Fort Worth Metroplex, Slaughter Associates has been recognized by the National Association of Board Certified Advisory Practices as a Premier Advisor and has been awarded Exemplary status for expertise in personal risk management.

Assets Under Management
\$400 million (as of 11/30/14)

Largest Client Net Worth
Confidential

Minimum Fee for Initial Meeting
None required

Minimum Asset Requirement
\$500,000 (investment services)

Website
www.slaughterinvest.com

Compensation Method
Asset-based and hourly fees

Professional Services Provided
**Planning, investment advisory and money management services;
3(38) fiduciary advisor**

Primary Custodians for Investor Assets
Charles Schwab & Co., Pershing and TD Ameritrade

Association Memberships
**Financial Planning Association, The National Association of Personal
Financial Advisors**

Email **bob@slughterinvest.com**



Bob Tabor, AWMA®, AIF®

Vice President

Richard P. Slaughter Associates Inc.

13809 Research Blvd., Suite 905

Austin, TX 78750

Tel. 512.918.0000

bob@slaughterinvest.com

www.slaughterinvest.com



RICHARD P. SLAUGHTER
ASSOCIATES, INC.

Charting Your Course to Financial Security

REPRINTED FROM

Worth®

THE EVOLUTION OF FINANCIAL INTELLIGENCE

Richard P. Slaughter Associates, Inc. is featured in *Worth®* 2015 Leading Wealth Advisors™, a special section in every edition of *Worth®* magazine. All persons and firms appearing in this section have completed questionnaires, have been vetted by an advisory group following submission by *Worth®*, and thereafter paid the standard fees to *Worth®* to be featured in this section. The information contained herein is for informational purposes, and although the list of advisors presented in this section is drawn from sources believed to be reliable and independently reviewed, the accuracy or completeness of this information is not guaranteed. No person or firm listed in this section should be construed as an endorsement by *Worth®*, and *Worth®* will not be responsible for the performance, acts or omissions of any such advisor. It should not be assumed that the past performance of any advisors featured in this special section will equal or be an indicator of future performance. *Worth®*, a Sandow Media publication, is a financial publisher and does not recommend or endorse investment, legal or tax advisors, investment strategies or particular investments. Those seeking specific investment advice should consider a qualified and licensed investment professional. *Worth®* is a registered trademark of Sandow Media LLC. See "About Us" for additional program details at <http://www.worth.com/index.php/about-worth>.