

Investing in Your Future

The goal of investing may seem very simple: to make money. For most individuals, however, building and managing an investment portfolio is anything but simple. Rather than one goal, there are many—maximize return, minimize risk, diversify, avoid taxation, produce income, incorporate values, consider environmental and social impact, and so on. Investing is as complex and varied as each person who decides to invest.



SECURING YOUR WELL-BEING

At MIFI Wealth, we build and manage values-aligned investment portfolios that help secure your long-term financial well-being by first understanding your unique needs, values, and goals, then working collaboratively to maximize return and minimize risk going forward. Our commitment to ongoing evaluation and adjustment means your investments are always working towards your long-term financial security. Here's how.

MIFI Core Investment Principles

Faced with the complexity of investing, our disciplined portfolio management method is based on combining tried-and-true fundamentals of portfolio building with cutting-edge concepts and investment options. This is reflected in our four core investment principles:

1. Put math on your side.

At the core of mindful investing is the principle of "control what you can control." By focusing on what can be measured and managed—such as balancing risk and reward, understanding the benefits of non-correlated assets, and making data-driven decisions—we put the math on your side. This long-term strategy is designed to ensure value creation and stability over time.

2. Increase return while managing risk.

Every investment is considered for the return and risk it represents in your portfolio.

As investment managers, we focus on opportunities to:

- ☀ Increase return for the same amount of risk.
- ☀ Decrease risk for the same amount of return.
- ☀ Increase return and decrease risk.

3. Invest for your values.

Your portfolio can be responsive to your needs while reflecting your personal values. Our goal is to maximize investment in opportunities aligned with the United Nations Sustainable Development Goals (UN SDGs) while building a portfolio that represents your personal values.

4. Practice Mindful Finance.

Investing requires discipline and objectivity. Sound investing avoids reactivity while maintaining a strong focus on opportunity. Mindfulness, and meditation in particular, bring equanimity to the investment process, resulting in positive outcomes.

Diversified Investments to Meet Your Needs



We believe avoiding concentrated risks is key to sound investing. Our portfolios spread investments across different asset classes:

- 1 **Equities.** Stocks in publicly traded companies.
- 2 **Fixed income.** Publicly traded bonds.
- 3 **Real Estate.** Publicly traded real estate investment trusts (REITs)
- 4 **Commodities.** Precious metals or diversified portfolios of publicly traded commodities.
- 5 **Alternative/Private.** May have uncommon structures, terms, and restrictive liquidity conditions.
- 6 **Cash.** Cash is an important portfolio component; ideally, a small allocation.

We can diversify within those asset classes. For example, within the Equities category, we look at different types of stocks, including small, medium, and large companies, as well as international stocks from developed and emerging markets.

ADDRESSING COMMON CONCERNS

Making Money Last: One of the biggest fears in investing is the risk of running out of funds. Our approach includes creating a personalized portfolio that covers your needs. We will reassess your portfolio on an ongoing basis to ensure it remains aligned with your goals.

Financial Responsibility: Many individuals feel uncertain about how to plan and manage their financial responsibilities. Our mindful investment principles help you develop and maintain fiscal responsibility, providing clarity and direction.

Comprehensive Planning: We use a systematic approach to ensure that your plans for investing, retirement, inheritance, and other financial goals are effective and secure your future.

Your Partners on The Path of Mindful Investment

Investing may not be a matter of life and death, but it significantly impacts our lives and future generations. Making financial decisions that align with your needs, goals, and values is crucial to your well-being and can be empowering. We build an advisory relationship with you where financial planning fully supports and enriches your life. We believe that mindful personal finance will give you a sense of peace and clarity.

Our investment strategies and portfolio management are rooted in our mission: to reduce suffering and empower our clients.

We achieve this by offering exceptional investment options that consider what is needed to secure your future. Ultimately, investing is about positioning your resources for a bright tomorrow.