Pivot Independent Financial is a different breed. Our promise of personal financial service excellence with a fresh perspective is built upon four factors: honesty, knowledge, attitude, performance.

Let Pivot put the Independent Perspective to work for you.

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PIVOT INDEPENDENT FINANCIAL Pivot

The Independent Approach
Pivot

For us, the best-informed client is the best client. Not all financial advisors agree.

Guides are essential in today's complex financial world. The opportunities and challenges for your specific financial situation are as unique as you are. Unfortunately, many financial services companies are distracted. They are often more interested in meeting their own sales projections than understanding your individual hopes and needs.

Pivot Independent Financial is a fresh, optimistic and talented alternative to the traditional financial consultancy. We believe favorable outcomes result from matching the right plan with your circumstance. And, we insist on an uncommon work ethic and attention to detail from our partners. For us, that's the value of independence.

Are we right for you? We've assembled this booklet, including insights about the workings of the financial services industry, to help you make a choice that is wise for you.

Insight 1
Not all terms of investment are created equal

Many advisors concentrate on wowing you with promises of big returns. Returns are great, but when it comes to the terms of your investments, details are critical. In addition to favorable returns, what other factors make for a wise investment in your unique situation? Things such as the level of risk with which you are comfortable and liquidity of your investment have huge bearing on the nature of individual success in investing.

At Pivot, investing for favorable return is a baseline requirement. We also evaluate the terms of every investment opportunity in the context of your unique situation.

Insight 2
The truth about fees

Fees. Commissions. Sales charges. Percent of assets managed. Performance-based compensation. There are many ways for an advisor to be paid. In the personal financial services industry, compensation for services is not always what it seems. Some assure you there is no “fee” but then charge a “commission.” Some charge when you invest, others when you sell.

How do you know if your advisor’s method of compensation is fair for your situation? First, make sure you understand the details. And if you are unsure at all, ask.

At Pivot, we believe it’s your advisor’s responsibility – not yours – to make sure you are fully aware of how he or she is being compensated. That’s why we always explain the details to you at the outset of any transaction. And then we remind you again at regular intervals. No hidden agendas. No Surprises.

Insight 3

Is your advisor independent or dependent?

It's a sad truth, but unfortunately some financial services firms ultimately work for the corporation – not the individual client.

A common perspective for many financial services firms is centered on volume. Their advisors are given sales goals and then are rewarded based on selling pre-packaged "plans." So instead of basing their advice on your unique situation, these advisors often know what they want to sell you before you walk through the door.

Pivot is independent. We are not rewarded for channeling your investments into predetermined plans. That means we offer unbiased advice with practically limitless options. When you hire Pivot, you get a partnership with no hidden agendas.

The Pivot Promise

- HONESTY

  We promise to be honest with you no matter what it means for our bottom line. In fact, we promise to go out of our way to make sure there are no ambiguities about your investments with us, about our recommendations or about the options before you. Honesty is the basis of trust and of a fruitful business relationship.

- KNOWLEDGE

  Excellence takes hard work. We promise our partners will be well-trained with foundational knowledge in matters relating to financial strategy and investments. And each partner will receive on-going education about evolving investment options as well as the threats and opportunities they present for your investment strategy.

- ATTITUDE

  We like our clients. We want you to call. We want to answer your questions. Pivot partners will never talk down to you or make you feel less than welcome. Investing is not always easy, but there is no reason for us not to do the work with a smile on our face. A fresh and optimistic attitude can move mountains. We promise to bring that spirit to your challenge.

- PERFORMANCE

  If Pivot's investment advice doesn't produce positive results we have no business in this business. We build the appropriate metrics into every personal investment strategy based on your unique situation. We promise to never forget that your financial plan depends on the positive performance of our recommendations.