

H&A Investment Strategies: Balanced Portfolio

The H&A Balanced Investment Strategy seeks capital appreciation, as well as, a measurable amount of current income and stability via investing in a portfolio that is divided roughly equally between stocks and bonds. The Balanced Investment Strategy has a total return objective.

- This strategy takes a measured approach to both risk and return.
- Target allocation is 50% stocks/50% bonds + cash. The targeted stock allocation range is 35% - 55%.
- The stock component delivers capital appreciation and keeps a measurable amount of current income via dividends. Stocks are diversified across U.S. large, mid and small cap securities, as well as internationally across both developed and developing regions.
- The bonds component is intended to deliver current income via regular interest payments from underlying bonds, as well as to provide stability and equity diversification. Bonds are typically diversified across sector, maturity, credit quality and geography. Bonds allocation may include a strategic component designed to reduce portfolio duration in a rising interest rate environment.
- Both the stock and bond components may be managed with a total return objective.
- This strategy is designed for the conservative investor with an average risk tolerance and long-term investment (greater than five years) horizon.
- This strategy may be suitable for the conservative investor seeking a total return long term income stream.



Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Hapanowicz & Associates Financial Services, Inc., a registered investment advisor and separate entity from LPL Financial. No strategy assures success or guarantees against loss. Diversification does not eliminate the risk of market loss. Investing involves risks, including loss of principal and fluctuating value. Stock investing involves a high degree of risk. Stock prices may fluctuate and investors may lose money. The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price. The prices of small and mid-cap stocks are generally more volatile than large cap stocks. International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.