

## Triple-Process Approach for Portfolio Resilience and Wealth Management

Our value at CAISSA Wealth Strategies is in our process, not a product. We believe in creating a customized financial strategy for our clients by using three key CAISSA processes: Torpedo Proofing® our clients' retirement plans, conducting personal on-site investment due diligence visits and using a 'tranches of income' approach.

# Torpedo Proofing®

Repeatedly stress testing for potential toxic events, or 'Torpedoes,' (such as market downturns, death, disability, rising healthcare costs or outliving your assets) that could derail our plan.

# Tranches of Income

An overlay process to analyze our investment allocations by segmenting future withdrawal needs into three 'Tranches,' or timeframes, and determining the amount of assets needed for the investment portfolio to appropriately fund each tranche, reducing anxiety about getting through the next market dip.

### Investment Methodology R.U.L.E.S.

All investments at CAISSA undergo a rigorous proprietary due diligence process (R.U.L.E.S.) by our investment commitee before they are selected to be used in client portfolios.

Financial Planning • Investment Management • Risk Management Estate Planning • Divorce Planning • Executive Plans • Tax Strategies

