

# Professional Money Management

What it is and it's role in your clients retirement

## The Role of a Professional Money Manager in Your Client Portfolio

By using a professional money manager you, the financial advisor, are able to focus your time and energy on the bigger picture of assisting your clients in meeting their financial goals and objectives rather than the operational tasks and daily monitoring of financial markets.

As the financial advisor you will select and monitor a professional money manager that best fits your clients risk tolerance and financial objectives and offers you the fee schedule you are looking for. The managed portfolios offered by Lorence & Vander Zwart allow for more specific account customization and control that cannot be found in traditional investment products.

## An Asset Allocation Strategy & Your Clients Retirement

Traditional asset allocation was meant to be a long-term strategy that included changing market conditions. Active portfolio management historically has been and will continue to offer a better opportunity for investment success.

In recent years traditional asset allocation has been reduced to establishing a policy of fixed allocations to stocks, bonds and cash, and sticking with it regardless of economic developments and changing investment opportunities.

Lorence & Vander Zwart believes that active repositioning of your clients portfolios can potentially provide more consistent investment returns. Most investors do not practice asset allocation effectively or correctly, and those who feel like they are practicing some form of asset allocation do not appear to be taking current market conditions and trends into consideration.

Lorence & Vander Zwart is equipped with

the knowledge and experience to properly design and execute an investment strategy to mitigate risk while providing the opportunity to maximize return.

Quantitative and fundamental analysis is used to determine the current and future direction of the capital market and economy. Portfolio assets are selected and adjusted when they show correlative attributes, which we believe can act to minimize volatility and provide long term growth opportunities.

Certain market sectors provide better opportunities for near term appreciation than others. Therefore a properly executed asset allocation investment process will generally overweight certain market sectors that offer the best opportunities and underweight or avoid those market sectors that it is believed will face the most near term resistance. In most situations asset allocation portfolios will include some exposure to all major market sectors.

*"There is always a market sector rising or falling at a greater rate than other sectors. It is the objective of a money manager to increase the investment in those sectors which are showing momentum and reduce our investment in those that are lagging."*

*Jim Lorence,  
President,  
LVZ Advisors*



(800) 851-7214  
[www.lvzadvisors.com](http://www.lvzadvisors.com)

Securities offered through NEXT Financial Group, Inc. Member FINRA/SIPC.  
While Lorence & Vander Zwart and LVZ Advisors are affiliated, neither are affiliates of NEXT Financial Group, Inc.

## Managing Principals



**James P. Lorence** has over 25 years in the securities profession. After following his father into the business and becoming a CERTIFIED FINANCIAL PLANNER™ professional in 1990, he started his own investment advisory firm in 1992. While maintaining his financial planning practice he and three other entrepreneurs created the successful broker dealer, NEXT Financial Group, Inc. Jim holds the securities licenses series 4, 7, 24, 51, and 65. Jim is the chair person of the LVZ investment committee and maintains special interests in business development and marketing.

**Membership Affiliations:**

Holland Chamber of Commerce

National Association of Insurance and Financial Advisors

**Ryan J. Vander Zwart** has over 15 years in the securities profession. He graduated Cum Laude with a Bachelors Degree in Accounting from Hope College in Holland, Michigan. Ryan holds the securities licenses series 7, 24, 51, and 66. He became a CERTIFIED FINANCIAL PLANNER™ professional in 1999. Ryan is actively involved with LVZ portfolio development, monitoring and oversight and maintains special interests in business management and compliance.

**Membership Affiliations:**

Holland Chamber of Commerce

Financial Planning Association

National Society of Compliance Professionals



## Team Members

**Nathan Baumann**

Internal Wholesaler & Securities Licensed Professional

**Julie DeVisser**

Assistant Compliance & Operations Manager

**Lynn Ritsema**

Executive Assistant

**Steve Riemersema**

Research Analyst and Trading

**Eric Sale**

Operations and Trading