

*Partnering with clients to
achieve financial goals.*

Two areas that are often overlooked are how cash can be put to work for you and alternatively, how credit card interest rates can reduce your overall returns.

- **Sitting on cash?** Too much cash lying idle on investment sidelines can diminish the potential to maximize your portfolio returns.
 - An area where people can increase their income is through investing cash. Vehicles such as money market accounts, mutual funds, ETF's and even CD's may help earn more return from your cash positions.
- **Too much debt?** Debt on credit cards amounts to high interest rates on unpaid balances.
 - Credit cards allow consumers to build a continuing balance of debt incurring unusually high interest rate fees. Keep in mind credit cards charge an average of 18%, not tax deductible.

Evaluating your financial situation is an ongoing process. Strategic financial management and prudent oversight may increase your overall rate of return.



**Building your foundation
for financial success.**

THE BOTTOM LINE

Twinbridge helps clients achieve their financial goals through a network of carefully screened managers who are experts in their fields and have dedicated research analysts to support portfolio decisions. Generally there is no fee for the initial consultation and the on-going client services:

- Evaluating your financial long-term and short-term goals,
- Helping you through the process of selecting your financial manager,
- Transitioning accounts and determining a Portfolio Review schedule,
- Reviewing your monthly statements and tracking performance,
- Attending all Portfolio Review meetings with you and your advisor,
- Partnering with you in all areas of your financial landscape.

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