

# INVESTING WITHOUT STRESSING



Liam Timmons,  
President and Founder

A recent American Psychology Association poll indicates that 75 percent of stressed-out Americans list money management and financial matters as the leading cause of their anxieties. Between work, family obligations and associated commuting and travel, adequate time just can't be carved out to thoroughly manage and monitor the financial aspects of their lives.

This doesn't surprise Liam Timmons.

It is part of why he started his own investment advisory practice. He is the founder and president of Timmons Wealth Management located in Attleboro, Massachusetts. The bulk of his clientele are established professionals and entrepreneurs who have achieved a high level of success early in life and are typically undergoing or preparing for significant life changes such as marriage, birth of children, job changes and retirement.

"My clients typically face significant time constraints and lack the knowledge and focused financial education necessary to properly address a wide range of complex investment and financial planning needs," Timmons explains. "They need an experienced hand to guide them toward achieving their long term financial goals."

To do so, Timmons Wealth Management designs and implements investment portfolios to achieve strong absolute returns over a full market cycle, clearly aligning each client's long term financial goals with investment strategies that shun short-term thinking in favor of longer term opportunities.

So, is the quest for alpha in investing dead? "No, not necessarily," Timmons responded.

"I think it would be a bit presumptuous to assume that investment advisors have given up on adding alpha," he said, while emphasizing an important caveat. "Clients still want to see good performance, but my firm's focus is less on matching or exceeding broad market indices over the short term and more focused on achieving strong absolute returns over the long term enabling clients to achieve their most important financial goals."

Customizing each portfolio to match the client's specific needs and risk tolerance is Timmons' approach to growing and safeguarding the assets clients have entrusted to his firm.

The first step in every new advisory relationship is a detailed interview process. "This includes an in depth discussion of where clients stand financially, assessing and quantifying financial goals and establishing appropriate savings strategies long before any investments are made," Timmons explains.

For each client, he provides a written record of the client's current financial situation, a statement of their goals, an explanation of expected investment returns, an assessment of their risk tolerance and a proposed investment strategy in the form of an Investment Policy Statement.

"We believe full transparency in our interview and Investment Policy Statement process helps to avoid surprises down the road, which enables our clients to stick to their investment strategies during good times and through the inevitable market downturns," Timmons said.



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