



Our Agreement

The purpose of this document is to ensure mutual understanding. If we are aligned on these essential matters, we lay the foundation for a strong and fruitful partnership.

1. We acknowledge the emotions that arise during bear and bull markets but remain committed to maintaining clear judgment and rational decision-making, unaffected by these sentiments.
2. While our portfolios primarily consist of individual stocks, we also invest in other securities. These accounts house funds we are willing to expose to volatility and risk, often holding up to 100% equities.
3. There may be instances when our accounts hold cash. This is not an attempt to avoid the market but rather creates opportunities to purchase securities at optimal prices as presented by the market, either by acquiring new positions or augmenting existing ones.
4. We embrace a patient approach, as most positions in our portfolios are held for multiple years. The funds we invest have a minimum time horizon of ten years before they are required (excluding RMDs for IRAs), ideally compounding over multiple decades.

With this agreement as our guiding framework, we look forward to the pursuit of our shared financial objectives.