

Safe Harbor Asset Management Focuses on Protection and Growth

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Everyone Could Use a Safe Harbor

It seems that somewhere in the heart of even the most disciplined investor is the unrealistic desire to get rich quick. To which Stephen K. Davis, President of Safe Harbor Asset Management, politely says, "Get over it."

"People who are out to double their money quickly aren't investors, they're gamblers," says Davis. "That's not what we are all about." Rather, Safe Harbor is all about exactly what its name implies, a place investors can count on to provide a refuge from the risk and volatility of the current financial environment.

While risk and volatility cannot be eliminated, Davis believes they can certainly be managed, and there is both art and science in doing this. He does this by building portfolios according to the principles of Modern Portfolio Theory, which emphasize the reduction of market-based volatility through efficient allocation of portfolio assets among statistically optimized asset classes. (The science.) The rest is instinct that comes with 30 years' experience. (The art.)

"Asset Allocation is alive and well and living comfortably in Huntington, N.Y."

— Stephen K. Davis

The Asset Allocation Debate

After the crash in 2008, market analysts claimed, "Asset Allocation is dead." It didn't work to protect portfolios from being ravaged by the crash.

I can categorically state that Asset Allocation is alive and well and living

comfortably in Huntington, N.Y., and our clients are living proof of its long-term success and continued viability. "As a fee-based advisor, my experience has proven to me that trying to beat the market is an exercise in futility. The only two things you can control are costs and



Stephen K. Davis

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taxes. We focus on keeping the costs as low as possible and reducing taxes. We do this by using ETFs, which are both low cost and tax efficient."

Safe Harbor offers fee-only managed portfolios using its Global Asset Allocation Strategy to individuals and 401k plans through The Safe Harbor 401k Solution. The Conservative, Moderate and Aggressive portfolios have consistently outperformed the S&P 500 Total Return Index over the past 10 years. They are each low cost and tax efficient. Safe Harbor's historical performance is compliant with the Global Investment

Performance Standards (GIPS®), and has been verified by Absolute Performance Verification, LLC, for the period of January 1, 2000, to December 31, 2009.

Experience in a Variety of Areas

Davis has over 30 years of experience in estate planning, multigenerational investment plans, annuities, life insurance, 1031 real estate tax-free exchanges, investment trusts and private placements and has a particular skill in tax avoidance strategies. He's dedicated to improving investment returns, reducing taxes and planning future cash flows in innovative ways that suit clients' current and future income needs.

Experienced as an educator, Davis has presented numerous retirement workshops and seminars. He continues to lecture to trade groups and associations on various subjects regarding asset allocation, risk management, portfolio composition and his application of Modern Portfolio Theory. In addition, his work has been quoted in the *New York Times* and *Wall Street Journal*.

Safe Harbor's offices are conveniently located on Long Island's North Shore, in the town of Huntington. Through its broker-dealer, American Portfolios Financial Services, Inc., also a Long Island-based corporation, Safe Harbor has access to a broad spectrum of financial companies and products.

"I enjoy helping people find solutions to their investment problems," says Davis. "I like being successful in financial matters, and even better, I like it when my clients are successful."



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