

INVESTING ENVIRONMENTALLY



MARTEL
WEALTH ADVISORS

WHO WE ARE

Martel Wealth Advisors, Inc. is a locally owned independent advisory firm in Vancouver, Washington. For over 35 years, we have been helping individuals and businesses reach their financial goals.

Our goal is to build a long-term trusted relationship by providing ongoing financial advice to help you make better investment decisions. We will work closely with you to gain a full understanding of your overall financial situation. It is this close relationship and our independence that sets us apart from the large investment, insurance and banking organizations.

We are committed to providing you with objective, holistic, and creative solutions to meet the array of financial challenges that you face throughout your life. In addition, **Martel Wealth Advisors, Inc.** is sensitive to the environmental concerns facing the world today and believes that environmental investing can be a part of your retirement planning story.



5 Principles of Portfolio Management

1. Develop a Diversified Portfolio:

- Understand that asset classes behave differently.
- Use U.S. and international equities and fixed income for diversification.
- Don't chase past performance.

2. Manage Risk Tolerance:

- Evaluate your comfort level with temporary losses.
- Identify what risks you are willing to accept in seeking the targeted investment return.
- Systematically search for and quantify these risks at every level of the investment.
- Eliminate or minimize risk that is unacceptable.

3. Review Manager Selection:

- Seek consistent top-quartile managers.
- Regularly compare active and passive portfolio management.

4. Minimize Portfolio Expenses:

- Unlike the market's volatility, portfolio expenses can be controlled.
- Maximize your share of the return by minimizing your expense.

5. Monitor Portfolio Performance:

- Ensure investment objective matches investment strategy.
- Annual rebalance of the portfolio to the asset allocation objective.

COMBINED WITH

Investing Environmentally

Investors have more environmentally conscious opportunities today than ever before. These considerations have been widely adopted within equity and fixed income markets. Investing environmentally has the potential to positively impact society while providing competitive returns.

An environmentally friendly investment strategy might include companies that:

- produce renewable and sustainable energy
- enhance energy efficiency
- source raw materials using eco-safe methods
- use little or no hazardous chemicals in their production process
- limit waste and prioritize recycling

In an ever-changing world focused on growth and expansion, it's reassuring to find ways to grow a retirement account while investing in a clean future for generations to come.

At **Martel Wealth Advisors, Inc.** our creative solutions and insights enable investors to take a total-portfolio approach to environmental investing.

OUR APPROACH

At **Martel Wealth Advisors, Inc.**, our investment philosophy combines *Investing Environmentally with the 5 Principles of Portfolio Management*. As independent advisors, we have the ability to employ environmental considerations across asset classes and investment disciplines.

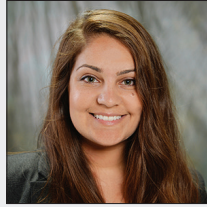
There are various approaches for integrating environmental considerations into the investment process. Our diversified portfolios are designed for investors seeking a more environmentally conscious approach while pursuing their financial goals. Call us for a complimentary consultation with one of our experienced advisors who can evaluate your current investments and goals to design an environmentally friendly strategy for you.



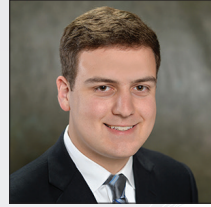
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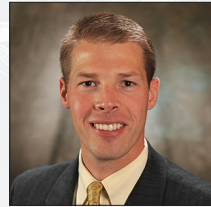
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Advisory services offered through Martel Wealth Advisors, Inc.