TD Wealth

A Clear and Consistent Investment Philosophy

You've worked hard to build your wealth and you want to preserve it – to feel secure about the future. Veltri Wealth Management Group has the expertise and resources to help you transition to a more tailored investment approach, one that helps you meet your income and liquidity needs while thoughtfully pursuing growth.

An effective wealth management strategy also considers the wider context of your wealth, including insurance strategies and estate planning strategies, and the roles that these components can play in mitigating risk. Together we will plan for the expected and the unexpected while we help build and manage your wealth.

Our investment philosophy is a set of coherent principles that are driven by experience and guide our portfolio decision-making process. This philosophy helps to ensure we remain disciplined in our approach and accountable to our clients.

Tailored portfolio management

The notion that "one size fits all" does not apply to portfolio construction. Our client portfolios are designed to reflect each individual investor's risk preferences and time horizon, and our portfolio management capabilities allow for completely customized design and a commitment to upholding client interests.

Active and passive approaches

Our view is that active and passive approaches both have a place in investment portfolios. While investors can be impulsive and reactionary, the efficiency of capital markets creates buying and selling points for the disciplined investor. Where inefficiencies do exist, skilled portfolio managers can use them strategically.

Diversification

Portfolios should be well diversified. Idiosyncratic risk, also known as company-specific risk, is managed by diversifying within an asset class, and systematic, or market risk, can be reduced by investing across asset classes. We believe in combining these two diversification tactics to create a strategic asset allocation, which also entails tactical rebalancing of portfolios at regular intervals.

Valuation-focused

Dividends have proven to be a major contributor to investment returns across business cycles, and therefore we ensure they are emphasized when constructing portfolios. Investment returns are measured against the risk assumed to earn that return over a business cycle.

Timing

Sell discipline is as important as knowing what and when to buy. While no one has all of the answers, our commitment to our clients is to help them make informed judgements that we believe are in their best interest.

Veltri
Wealth Management Group