

Beyond Stocks & Bonds

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When the typical individual investor thinks about investing, the traditional mindset has been allocating between stocks, or equities, and bonds, or fixed income. The settled allocation between these two asset classes determines how much risk the investor takes with their investments. The more exposure to equities the higher the risk and vice versa. For now, we will ignore the nuances of risk elements within the broader asset classes.

As markets have evolved and new investment products have become available for the retail investor, a more sophisticated approach to portfolio management has become available for anyone who seeks it out or an advisor who is capable of bringing it to them.

When we work with our clients, the primary focus is on risk. Making sure risk is understood as well as the trade-off between risk and expected return. Volatility in markets can be unsettling for investors. We become overly focused on the day to day, when it is the year-to-year performance that matters. When viewed over longer periods volatility actually tends to smooth out, making the ride over the long-term less stressful that may be experienced over shorter periods (think 2022 or April 2025). By understanding this and being more tolerant of the natural volatility of markets, investors may be more comfortable taking on "risk" and realizing better returns over time. A better context for viewing risk can also improve the approach to a financial plan.

That brings us back to portfolio risk mitigants that are increasingly available to everyday investors. They range from instruments that provide downside protection to alternative assets such as real estate, private equity, private credit, and infrastructure, for example.

In the past access to these and other opportunities has been limited to institutional investors and large foundations. The expanded menu of investment options and alternative investments available also make it important to evolve the risk assessment process. While a simple questionnaire can be a start, a deeper understanding of individual biases and attitudes about money, saving, spending, and goals add important measures to fill out the individual picture.

A good advisor in today's environment will help the investor understand risk and their attitude toward risk and utilize all tools available to reach their identified goals. The mention of various alternative investments above should not be taken as a recommendation. Specific recommendations are individual and should only be made after a thorough review of individual investor's circumstances.

Erik Ford is a financial advisor and partner at Fortitude Capital Management (formerly Ford Wealth Management) in Glen Ellyn, IL. He is a CFP® certificate holder, an Accredited Investment Fiduciary®, and a CIFA® professional. Registered Representative, Securities offered through Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Investment Advisor Representative through Cambridge Investment Research Advisors, Inc., A Registered Investment Advisor, Cambridge and Fortitude Capital Management are not affiliated. Cambridge and Fortitude Capital Management do not offer tax advice.

REAL ESTATE RESOURCE

This is your neighborhood Real Estate Resource page. This information can be useful when trying to compare property values or for just keeping a pulse on the real estate market in our area. For questions regarding the properties listed, or about real estate in general, consult a real estate professional.

The information contained herein has been obtained through sources deemed reliable by Neighborhood Networks Publishing, Inc., but cannot be guaranteed for its accuracy. Any information of special interest should be obtained through independent verification. Dates: August 1st through August 31st. Supplied by Cindy Purdom-Team Purdom and Co/ RE/MAX Suburban

Address	List Price	Sale Price	DOM	Beds	Baths	SqFt	Style
21w734 Buckingham Rd	\$609,900	\$605,000	15	4	2.1	2,522	Split Level
350 S Kenilworth Ave	\$650,000	\$625,000	22	4	2.1	2,237	1 Story
499 Ridgewood Ave	\$585,000	\$630,000	4	3	2.1	2,042	2 Story
22w281 Mccarron Rd	\$650,000	\$658,000	10	5	2.1	2,789	2 Story
390 S Kenilworth Ave	\$649,500	\$675,000	3	3	3	2,774	1 Story
303 Woodstock Ave	\$665,000	\$685,000	119	3	2.1	2,196	Split Level w/ Sub
130 Exmoor Ave	\$699,900	\$699,000	4	3	2.1	1,933	Split Level w/ Sub
389 Forest Ave	\$699,000	\$700,000	12	4	2.1	2,101	Split Level
22w364 Glen Park Rd	\$810,000	\$818,000	7	5	3.1	3,268	1.5 Story
761 Revere Rd	\$880,000	\$860,000	6	4	3	2,284	2 Story
345 N Montclair Ave	\$750,000	\$910,345	6	3	2.1	1,781	2 Story
438 Hill Ave	\$825,000	\$926,000	4	3	2.1	2,080	2 Story
1S558 Sunnybrook Rd	\$999,900	\$975,000	21	4	2	1,807	1.5 Story
1N586 Eastern Ave	\$989,000	\$1,000,000	7	4	2.1	5,332	2 Story
1049 Deer Glen Ct	\$995,000	\$1,100,000	25	5	3.1	3,450	2 Story
571 N Main St	\$1,100,000	\$1,200,000	5	4	2.1	2,918	2 Story
75 Sunset Ave	\$1,249,000	\$1,400,000	14	4	2.1	4,761	2 Story
299 Cottage Ave	\$1,599,900	\$1,567,500	13	4	4.1	4,300	2 Story
541 Oak St	\$1,625,000	\$1,660,000	4	5	3.1	4,068	2 Story
1030 Crescent Blvd	\$1,999,000	\$2,000,000	6	4	6.1	4,811	1 Story, Hillside

HAPPINESS DOESN'T RETIRE...

Fortitude Capital Management

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Client: Cindy Purdom
Size: 1/3
Location: Standard