



Private Client

## Orcam Portfolio Review

### Orcam Portfolio Review FAQ

#### 1. What is the Orcam Portfolio Review?

The Orcam Portfolio Review is a portfolio check-up service that provides an independent, unbiased and fee only review of your current portfolio, provides a sophisticated risk analysis, a thorough quantitative analysis, and a fully customized set of recommendations. The process is designed specifically to reduce fees, optimize performance and create structure and understanding about the role of your portfolio in your life.

#### 2. Who is the Portfolio Review process for?

The Orcam Portfolio Review process is designed to help anyone who has ever suffered from any of the following questions:

- *Am I paying higher fees than I should be?*
- *Is my portfolio properly allocated for my needs?*
- *Is my advisor doing what's in MY best interests?*
- *Why am I underperforming?*
- *How can I design a plan to help implement a structured strategy.*
- *Do I need to have an unbiased and independent professional review my portfolio?*

(continued...)

---

**Orcam Financial Group, LLC**

info@orcamgroup.com  
858-220-5383

---



You don't live to save  
money. You save money to  
live.

### 3. What does the OPR achieve for you?

The portfolio review process seeks to achieve a number of goals:

- 1) Reposition expectations so you can better understand the purpose of your portfolio.
- 2) Reduce fees and management burden.
- 3) Reduce portfolio risk through proper portfolio construction and allocation.
- 4) Provide you with regular updates and reminders so you can focus on the things that matter most in your life without forgetting to periodically update and maintain your portfolio.
- 5) We put YOU back in control of your money rather than letting a Wall Street firm “manage” the portfolio, provide sub-par performance and skim excessive fees off the top.

### 4. How does the OPR process work?

The review process is fast and simple. It works like this:

- 1) We schedule a FREE initial consult to get to know each other and ensure that this process is appropriate for you and to make sure you’re a good fit for Orcam.
- 2) We perform a review (a total overhaul of your portfolio if necessary) and provide you with an in-depth risk analysis and fully customized recommendations about how we think this portfolio should be customized to your needs based on reducing fee structure, proper portfolio construction, risk tolerance and personal needs.
- 3) We input you into our reminder database so you aren’t set out to sea feeling completely alone. We provide quarterly/regular updates to help keep you on-track so you can do what matters most in your life without feeling the need to actively manage a portfolio weekly or monthly. The updates help remind clients when to contribute and when to rebalance portfolios so they can maintain control of their portfolio without the onerous needs of active management.

### 5. What does it cost?

The OPR process is designed to reduce fees over the lifetime of a portfolio. Orcam charges a ONE-TIME fee of \$1,500-\$5,000 (depending on portfolio complexity) and never charges you another fee again. Standard money managers will charge you anywhere from 1%-3% per YEAR to manage your assets for you (for instance, if you have a \$1,000,000 portfolio you’re paying \$10,000 per year). We charge a fraction of that to help you understand how to handle the entire portfolio management process on your own. In other words, we teach you how to cut out the middle man and our one-time fee helps you avoid future management fees. Talk about an “investment” in your investments! And the best part? **You never pay us again.**

## Get started today

Take control of your portfolio today. To contact Orcam Financial Group about the Portfolio Review please call us at (858) 220-5383 or email us at [info@orcamgroup.com](mailto:info@orcamgroup.com)

### Orcam Financial Group, LLC

Orcam Financial Group, LLC is a fee only financial services firm offering macro research, personal advisory, institutional consulting and educational services.

### **Important Disclaimer**

Nothing contained herein should be construed as an offer to buy any security or a recommendation as to the advisability of investing in, purchasing or selling any security. Some of the statements contained herein are statements of future expectations and other forward-looking statements. These expectations are based on Orcam's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, general economic conditions, performance of financial markets, Orcam Financial Group, LLC assumes no obligation to update any forward-looking information contained in this document.

