



Cresta Advisors is an independent financial advisory firm that focuses on helping our clients identify, set, and achieve their financial goals. Our client base includes individuals, institutions, business owners, working professionals, and high net worth families from both the USA and Mexico.

WHAT DISTINGUISHES US FROM THE REST? We are not stock brokers, we are advisors, and most importantly we are fiduciary advisors. This means that we are legally obligated to act in our clients' best interest. There is a big distinction between stock brokers and advisors that the public is not completely aware of, and finding out which investment professional is right for you is one of the first decisions investors should make.

Cresta Advisors successfully uses a Goals-Based Wealth Management approach as an investment discipline. This approach emphasizes investing with the objective of attaining specific life goals, and measures investment progress in relation to the attainment of those goals.

WHAT ARE SOME COMMON FINANCIAL GOALS? Everyone should invest with the intention of achieving a goal or target, but the reality is that most investors do not have clear goals identified or even a plan on how to achieve them. An investor might have multiple goals that will, over time, evolve as those goals are achieved and new ones are discovered. Examples of financial goals might include:

- Save for a child's education
- Retire at a desired age
- Maintain a desired retirement lifestyle
- Successful transfer of financial assets to the next generation
- Establish or maintaining a philanthropic initiative

HOW DO YOU HELP SOMEONE ACHIEVE THEIR FINANCIAL GOALS? Communication is the key. At Cresta Advisors, we look for long term relationships with our clients to help us better understand their unique situation and formulate a financial plan to help them achieve their goals. Once the goals are established and the financial plan is in place, we invest their funds in portfolio models that align with their risk tolerance and financial goals. We proactively monitor and track progress in relation to their stated goals to ensure we stay on course through all financial market cycles and communicate this to our clients.

TIPS OR ACTION STEPS? It's always good practice to evaluate your accomplishments from previous years and assess your current and new objectives for the future. These same principles should apply to your financial goals.

Anyone who currently has investment accounts, or is considering establishing them should consider these points:

- Decide which investment professional is right for you. A stock broker or an advisor?
- Have a financial plan in place and set financial goals.
- It's never too early or too late to start planning and investing for your future.

FOR MORE INFORMATION OR TO SCHEDULE A CONSULTATION, PLEASE CONTACT US

2019 E. Del Mar Blvd, Suite 100 Laredo, TX 78041
T 956.267.8130 | info@crestaadvisors.com | CrestaAdvisors.com