

## **Liability Drive Overlay (Matt Sayers)**

My name is Matt Sayers. I'm a Partner and Certified Financial Planner practitioner at FCS.

Our job at FCS is to help our clients protect and grow their wealth—it's that simple. Using a liability driven overlay as part of their investment plan is a core part of our strategies here.

We build Emoney plans that take into account each client's needs, their goals, and their comfort level and use that information to build a portfolio that can help them to achieve their objectives during the ups and the downs of the investment market. We strive to accomplish this by using a Liability driven investment strategy where we align the maturities of their fixed income securities with the time horizon of their needs for withdraws. This gives designed liquidity planned out in to the future to help cover the clients goals during uncertain times thereby allowing the client to truly achieve a long term time horizon on the more volatile side of their portfolio.

Liability driven investing is an integral part of the FCS philosophy of wealth management. While it's a well known strategy, not everyone has the resources or discipline that's required for it to pay off.

FCS has that discipline to consistently execute this strategy as liability driven investing has been part of our planning strategies for many years.

If you want to learn more about our wealth management practices, FCS may be a good fit to help guide you through your financial goals.