

ANCORA

ADVISORS

INVESTMENT PORTFOLIO CHECKUP

By,
John Micklitsch, CFA, CAIA
Chief Investment Officer

As Originally Printed in Crain's Cleveland
November 2014

Like a trip to the doctor's office, a productive personal investment checkup requires pre-planning and focus. In the days and weeks leading up to your investment checkup it is important for you to establish your goals for the meeting and to communicate them with your advisor in advance so that he or she can prepare accordingly. You might, for example, want to communicate in advance what personal circumstances have changed in your life since your last checkup or email in advance, specific questions you have about your portfolio.

On the day of your meeting you should arrive on time, fed and well rested so that you can communicate and process what you are hearing at your highest potential level. During the meeting, it is important to review your personal goals and objectives and have your financial advisor reinforce why the portfolio you own is a reflection of those needs. In addition you might want to ask what opportunities for investment exist that you are not currently taking advantage of and then weigh their applicability to your personal situation.

Lastly, the time is yours and you should not feel rushed in any way during your investment checkup. An experienced financial advisor will take the time to answer all of your questions and explain the ones he or she will have to research in order to answer properly. You should leave the checkup feeling reassured that your investments are reflective of your goals and objectives and that you understand what you own in the portfolio and why you own it. You might even leave feeling a little tired because an investment portfolio checkup can be hard work, and like most things in life, you will get out of it what you put into it.

John Micklitsch, CFA, CAIA, is the Chief Investment Officer at Ancora Advisors LLC a SEC Registered Investment Advisor.

The mention of specific securities, types of securities and/or investment strategies in this newsletter should not be considered as an offer to sell or a solicitation to purchase any specific securities or to implement an investment strategy. Please consult with an Ancora Investment Professional on how the purchase or sale of specific securities can be implemented to meet your particular investment objectives, goals, and risk tolerances. Past performance of these types of investments is not indicative of future results and does not guarantee dividends/interest will be paid or paid at the same rate in the future. The data presented has been obtained from sources that are believed to be accurate and credible. Ancora Advisors makes no guarantee to the complete accuracy of this information. The indexes discussed are market performance indices and are not available for purchase. If you were to purchase the securities that make up these indices, your returns would be lower once fees and/or commissions are deducted. Past performance of these indices is not indicative of future results of the securities contained in these indices.

Ancora Advisors LLC is a registered investment adviser with the Securities and Exchange Commission of the United States. A more detailed description of the company, its management, and practices are contained in its "Firm Brochure" Form ADV, Part 2a. A copy of this form may be received by contacting the company at: 6060 Parkland Blvd, Suite 200, Cleveland, Ohio 44124, Phone: 216-825-4000, or by visiting our website www.ancora.net/adv