



## THOMAS J. DOBRANSKY & ASSOCIATES

OFFERING A WORLD OF INVESTMENT OPPORTUNITIES

### ACTING AS A INVESTMENT ADVISOR REPRESENTATIVE WITH FIDUCIARY RESPONSIBILITY

As an Investment Advisor Representative of LPL Financial, I help my clients manage their investment portfolios according to the "Global Standards Of Excellence For Investment Fiduciaries." I put my client's best interests above all others, I act with prudence and provide full and fair disclosure of all important facts concerning investments and investment recommendations.

I work with my clients to help them clearly define their investment goals and to help them pursue quality investment results over meaningful periods of time by prudently diversifying their investment portfolios among quality investments and by carefully managing investment risk.

I am committed to doing everything I can to help my client's pursue optimal investment results. Although no particular investment strategy can guarantee success, I believe that implementing an investment strategy based on the following core investment principles may help maximize the chances that the investment portfolio will participate in positive investment trends while seeking to minimizing losses during market declines.

- Invest for maximum total real return,
- Invest - don't trade or speculate and don't try to time the markets,
- Use quality investments to develop an investment portfolio,
- Use investments that are managed by teams of experienced investment professionals,
- Use investments that provide access to a world of investment opportunities,
- Remain flexible and open minded about investments,
- Buy value, not market trends,
- Do your homework or hire a knowledgeable financial advisor to help you,
- Monitor your investments,
- Although past performance is no guarantee of future investment results, use investments that have historically been consistent in outperforming the market, and
- Don't be fearful or negative too often.

The investment principles described above were first published in 1993 in an article in World Monitor: The Christian Science Monitor Monthly by Sir John Templeton in which he described his fundamental investment principles. I use these core investment principles and others to seek to maximize the chances that my client's investment portfolio will participate in positive investment trends while seeking to minimize losses during market declines.

I have carefully selected the Advisory mutual fund investments using various analytical tools including important investment principles first outlined in 1984 by Jack Bogle, the founder of The Vanguard Group. Mr. Bogle suggested that certain fundamental principles were important drivers of investment success. The fundamental principles are:

- the investment management firm should promote a culture of investment excellence and stewardship,
- the investment management firm must be financially stable and viable,
- the key members of the investment management team should be talented and experienced investors who are passionate about their work,
- the key members of the investment management team should have the courage to have a different view; but, the humility to correct a mistake,
- the investment management firm should have a clear philosophy on how it seeks to add value that is universally shared by its investment personnel, and
- the investment management firm's investment holdings should align with its investment philosophy.

CHECK THE BACKGROUND OF THIS INVESTMENT PROFESSIONAL ON [FINRA'S BROKERCHECK](#)

#### LPL FINANCIAL FORM CRS

Registered for securities in the following states: AZ, CA, CO, CT, DE, GA, MD, NC, NM, NV, OR, TN, VA

Registered as Investment Advisor Representative in the following states: CA

Investment Advisor Representative, LPL Financial California Insurance License 0461939

Securities and Advisory Services Offered Through LPL Financial, A Registered Investment Advisor, Member FINRA/SIPC

858-668-3038 [Thomas.Dobransky@lpl.com](mailto:Thomas.Dobransky@lpl.com)

Thomas J. Dobransky & Associates © 2024 All Rights Reserved