

‘Make Interest on Your Interest’

O'Connor Portfolio Management, LLC

Spend a few minutes with Catherine O'Connor, APMA®, CFP®, and you'll feel like you've known her forever. But behind her friendly, engaging manner lies one of the sharpest minds in the financial services industry. Over the past 25 years, O'Connor and her team have helped innumerable clients enjoy a secure retirement, using proprietary technology to manage risk and select the most appropriate investments for each individual.

“At O'Connor Portfolio Management, LLC, we are laser-focused on compound interest and risk management. Compound interest means making interest on your interest or reinvesting dividends to buy more shares. Risk management involves technical analysis and studying the fundamentals,” she says.

A Chart Is Worth a Thousand Words

Anyone can look at a financial chart and see that the markets are up, or down, or highly volatile. But few people have the knowledge and skills to interpret and use financial charts as effectively as O'Connor. Indeed, charts that track the S&P 500 and other indices over time are the foundation of her planning and risk management process.

“We use index charts to plan the firm's macro strategy. Then, we analyze individual stock charts to plan each buy and sell strategy in our clients' portfolios.”

Focus on Managing Risk

In O'Connor's experience, individual securities, such as stocks, bonds and REITs, are a much more effective way



Catherine O'Connor began her career as a financial advisor in 1992. Twenty-five years later, O'Connor Portfolio Management continues to grow, thanks to referrals from satisfied clients. “In one family, we have advised four generations,” O'Connor says. Last year, the firm received the Five Star Wealth Manager award from Five Star Professional, in partnership with the Wall Street Journal. The previous year, it was recognized as “Financial Consultant, Best of 2015,” by the Tampa Award Program.

to achieve the growth and income her clients need than products like mutual funds, annuities or managed money funds. “In fact, we don't use any products at all because we believe they are not in our clients' best interests. By relying exclusively on individual securities, we are able to set the purchase price below the market price to reduce risk and perhaps make more money than someone who buys at the market price,” she says. “If you buy a mutual fund, you simply get the closing price of the day. And that is not good risk management.”

The firm creates a distinct financial plan for each client and adjusts it quarterly, based on changes in the

financial markets. Customized “sell plans” further help manage risk and improve returns. “These sell plans were tremendously effective during the recent financial crisis,” O'Connor says. “Unlike millions of Americans, our clients did not suffer through the stock market crash of 2008.”

As fee-based advisors, O'Connor and her team are compensated based on a percentage of the assets they manage. “If your money grows, our compensation grows accordingly,” she explains. “But if your money declines, so does ours. This way, our goals are 100 percent aligned with those of our clients.” At O'Connor Portfolio Management, clients' interests come first.

