



Chris Cahill and Scott Santin saw a conflict in the way in which financial advisory firms were serving their clients. They believed a truly objective financial advisory firm should only receive fees from one source – the client.

**THE CONCORD ADVISORY GROUP, LTD.**

## OUR HISTORY

*“We can’t serve two ‘Masters’ and do it well.”*

– Chris Cahill and Scott Santin

In 1988 they founded The Concord Advisory Group, Ltd. – a name chosen for its meaning, “agreement of interests” – as a true fiduciary, providing balanced, expert financial information to mid-sized institutions: endowments & foundations, healthcare organizations, religious organizations, corporate retirement plans, and insurance companies.

Concord opened its doors to an eager audience and over the years has shaped a dedicated, like-minded team of experts who have been supporting that audience effectively and efficiently ever since.

## OUR DIFFERENCE

Concord is a “co-fiduciary” with its clients. This means that Concord provides strategic financial services to leadership within organizations who are fiduciaries: an agent or principal who oversees assets on another’s behalf and is expected to act in the best interests of the person whose assets they are in charge of.

Within that relationship, Concord focuses on the structure of investment programs to make sure that the institution’s policies and investment needs are on track, and to ensure that costs are efficient and returns are competitive.

Concord has been working with investment committees for decades guiding organizations through behavioral finance traps. Their advisors know the right questions to ask and provide the guidance for effective decision-making.

As a trusted resource Concord maintains an “open door” structure, which means they are accessible, welcoming all financial questions and, Concord’s team arrangement

*“Customized portfolio reporting is actually only one part of Concord’s service. The leadership we bring to investment programs and the expertise our advisors provide is what sets us apart.”*

– Lynn Barelay,  
Office Manager

ensures that clients can always speak with someone they know. On average, Concord’s advisors have 20 years of financial experience and their common client tenure is nearly a decade, as many have remained since Concord’s launch.

## OUR COMPREHENSIVE SERVICE

### Strategic Advisory Services

**Governance:** Investment Policy, Board Education, Operating Structure, Cost Analysis

**Investment Strategy:** Asset Allocation, Risk Management, Performance Measurement & Evaluation, Monitoring & Oversight

**Execution:** Manage Committee Dynamics, Support Finance Officers, Hire/Fire Investment Managers & Custodians, Rebalance Portfolios, Screen for Socially Responsible Investments

### WHAT KIND OF FINANCIAL ADVICE ARE YOU RECEIVING?

*“Point the finger at us.”*

– Chris Cahill and Scott Santin

If your financial advisor works for an organization that is affiliated with a broker-dealer, or a large multi-service firm and they say they are serving only you, question it. All financial advisors are not held to the same financial code of conduct. Some advisors are only held to a “suitability” standard, which means that their advice is appropriate—it’s suitable—yet not necessarily in your best interest. Ask to review your advisor’s ADV Part II to see if they have any conflicts of interest. Your assets are worth it.

*“We deal with complex issues that can become serious problems if not fully understood. The reason our client tenure is so long is that we are good at ensuring our clients understand these issues, and we are even better at leading our clients to the right solutions.”*

– Mike Stellato,  
Senior Consultant



**THE CONCORD ADVISORY GROUP, LTD.**

*Experience. Leadership. The Right Solution.*



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*Concord's references are superior and  
will gladly be issued upon request.*