



## What Steve Nyvik Does

*"There is an epidemic misunderstanding of investment risk where one invests in non-income producing investments that are expected to fund short term (less than 5 years) cash needs from your portfolio. Rising prices of investments is not predictable if required to occur within a specified period of time. That's because human emotional behaviour, that pushes stock prices up and down, is not predictable in the short term."*

– Steve Nyvik, BBA, MBA, CIM, CFP, R.F.P.

I'm a conservative investor where I am focused on protecting your capital and for it to generate a dependable monthly income to meet your living needs throughout your lifetime.

At retirement, you need cash each month to live from your portfolio, equal to the difference between your monthly living needs and CPP, OAS and other pensions.

I put together for you a portfolio of income producing investments that generate enough income to help fill that gap. Where this income plus your CPP, OAS and pensions is enough to meet your needs, you don't have to worry if the market goes down. The income still gets generated and your needs continue to be met without touching capital. And when you pass away, that capital can pass to your loved ones to help meet their needs.

I build this portfolio through direct ownership of individual blue-chip dividend paying stocks, preferred shares and bonds as this is the lowest cost way to invest so you keep most of your income.

Financial planning advice is included so that if 'life happens to you', your goals aren't derailed in the process.

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**ABOUT THE AUTHOR** Steve Nyvik, BBA, MBA, CIM, CFP, R.F.P. is a Senior Portfolio Manager with Lycos Asset Management Inc. – an independent investment management firm located in downtown Vancouver, BC, Canada. He has been in the investing and financial planning profession since 1992. Steve can be reached at 604-288-2083 Ext 2 or toll-free at 1-855-855-9267, or by email at [steve@lycosasset.com](mailto:steve@lycosasset.com).

### FINANCIAL ADVISORS TEAM

#### Vancouver's distinguished financial advisors.

Lycos Asset Management is a Canadian independent investment management firm that approaches portfolios using a time-tested disciplined value approach.

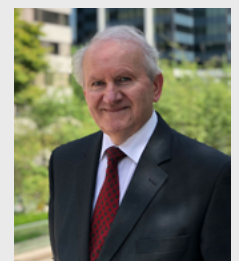
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