

# Yanni & Associates Investment Advisors, LLC

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## Member of:

- CFA Institute
- Pittsburgh Compliance Roundtable

**Matthew A. Yanni CFA, CFP®** founded YAIA in January, 2007. Prior to starting the Firm, he was employed as an Investment Advisor with PNC's Wealth Management Group where he managed high-net worth personal clients. Before that, he spent a few years in PNC's Equity Strategy and Investment Research Groups. He has passed both the Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA) exams. He has been quoted several times by the newspapers and is involved in several investment/compliance committees in Pittsburgh including the Greater Pittsburgh Roundtable among others.

At YAIA, Matt is responsible for managing the clients' overall relationship management. His support staff does assist him with the investment research, rebalancing efforts, and client communication. However, he has maintained the direct point of contact for all of the relationships at YAIA. Matt is also certified to sell life and long-term care Insurances in Pennsylvania and a few other states. As insurance is regulated on a state-by-state basis, other states will be added on an as needed basis going forward. He sells these insurances as an individual and not through YAIA.

Matt and his wife, Tara, live in Gibsonia, PA with their three children, Katie (13), Ella (10), and Jacob (6). In his spare time, he primarily spends it with his family. Katie is involved in competitive travel volleyball, Ella with acting and gymnastics, and Jacob with soccer. Matt is also a coach on Jacob's youth soccer team.

**Komal Motwani CFP®**, joined YAIA in 2018 as Investment Analyst Associate. Prior to YAIA, she worked as a Financial Associate at another Investment Firm in Pittsburgh. Her responsibilities include providing internal support for investment analytics, portfolio management, research, and will often attend client meetings as well. A true Analyst by trait, she is at her best after fully evaluating the intricate details on the investment projects for our clients. She passed the Certified Financial Planner in March, 2015 and has obtained both her Bachelor's and Masters of Science Degrees in Banking & Finance. Originally from India, Komal and her husband Dhiraj reside in Cranberry Township.

**Camille Simon** is YAIA's Administrative Assistant and has been with the firm since 2018. Previously she worked for a major insurance company in a similar role for 37 years. Her responsibilities include various ongoing correspondences with clients, coordinating vendor and other business related outsourced relationships, processing client account paperwork & Investment Policy Statements (IPS), website modifications and other general administrative duties. A Pittsburgh native, she is an avid sports fan following the Steelers, Penguins, and Pirates. She resides in her home town of Ambridge with her husband, Doug. Camille's genuine smile will make you feel at home when you walk in the door!

Yanni & Associates Investment Advisors, LLC, (YAIA) specializes in providing investment advisory services, primarily for families with assets over \$250,000. We believe in a very systematic approach to investing. Our initial and ongoing discussions will focus on your goals, objectives, return expectations, ability to cope with risk, your withdrawal needs, expected time horizon for your money, your experience and knowledge of the markets, as well any legal or unique needs you may have. YAIA has approximately \$71 million under management across seventy families in approximately 18 different states. The Firm's current relationships include many different types of accounts including regular investment advisory accounts, trusts, traditional IRAs, Roth IRAs, SIMPLE IRAs, SEP-IRAs, 401(k)s, Profit Sharing plans, 529 plans, corporate accounts and charitable fund accounts.

In more detail, YAIA's investment philosophy is as follows:

- 1. Asset allocation** – Historically speaking, over 90% of a portfolio's return can typically be attributed to asset allocation (one's stock-to-bond mix). Our role is to make sure each account, individually and collectively, is appropriately aligned to a client's goals. We do this through a thorough interview process with each of our clients supported by ongoing communications. We will then set an appropriate long-term target asset allocation (which would normally be changed if there are major changes in life or market circumstances). Finally, YAIA will create a customized and comprehensive written Investment Portfolio Statement (IPS) describing your goals and objectives, along with YAIA's recommendations rationale. We review your IPS with you on a continuing basis to ensure your investments are properly aligned with your goals. Compliance regulations require that clients and YAIA co-sign on these agreed upon investment goals; this ensures our auditors that we are aligning our clients' asset allocations with their long-term objectives. Accounts that move more than 10% outside of the agreed upon range are considered out of compliance. At that time (if not well sooner), it will be YAIA's responsibility to either rebalance the account or have all parties sign off on a new IPS. For example, a 50% stock / 50% bond account that has drifted beyond 60% stocks is considered to be out of compliance. Rebalancing and overall portfolio analysis typically takes place on a frequent basis.
- 2. Diversification** – We will usually invest approximately 2/3 to 3/4 of the stock exposure segment into large-cap stocks and then blend around that with small-cap, mid-cap and international segments (all segments can be subdivided further into "value" and "growth"). We then modestly overweight certain segments based on current and future expectations for the economy. Fixed-income segments will be managed based on the current and expected interest rate forecast in conjunction with matching tax bracket, risk tolerances, withdrawal, and time horizon needs. This will be considered the "core" part of our portfolio which typically encompasses a high majority of one's overall assets. Depending on our current view of the markets and economy, we may also invest smaller portions in specific market segments. These "niche" investment ideas will help us diversify your portfolio even further and allow us to invest in current market themes.
- 3. Security Selection** – YAIA primarily utilizes low cost mutual funds, index funds, or exchange-traded funds (ETFs). ETFs resemble index funds as they are very inexpensive, but unlike mutual funds, trade intra-day like stocks and historically have lower, year-end, "pass-through" capital gains. YAIA's strategy is to primarily use inexpensive investment vehicles for most "core" parts of the portfolio and to attempt to provide enhanced returns through specific manager and ETF selections ("niche"). In essence, a high percentage of portfolios could contain index type vehicles or ETFs. We have extensive experience in managing individual stocks, but limit idea generation as they are not typically a part of YAIA's overall philosophy.

On a quarterly basis, clients receive detailed written reports outlining their portfolio returns (dividends, interest, capital gains, etc.). Clients will also receive a transaction summary sheet outlining their transactions from the previous quarter. Also included in our quarterly reports is our fee statement. YAIA ordinarily charges 1% of assets under management, billed quarterly in arrears. YAIA's custodian-of-choice is Schwab Institutional. We partner with this Firm to provide custodial services for our clients. In some instances (such as 529 plans), we utilize custodians other than Schwab. Schwab provides all clients with statements, trade confirmations, and corporate literature. It provides all clients their own website login through Schwab.com. Essentially, Schwab is holding a client's assets and the client provides us with trading authority over them. Schwab then provides us with a fairly open architecture for mutual fund selection, an excellent trading platform, and various research capabilities that we utilize in the best interest of all of our clients.

YAIA is registered with the government as a "Registered Investment Advisor" (as opposed to a "Broker"). As a result, YAIA is considered a "Fiduciary". Fiduciaries are required by law to place their client's interest ahead of their own. According to the government, Brokers are not Fiduciaries.

It is also important to note that Yanni & Associates Investment Advisors, LLC. is an **independent** firm and is therefore free to utilize virtually any investment vehicle available for our clients. We are not compensated by or required to use any specific firm's offerings (such as one specific mutual fund family). **YAIA does not earn commissions or brokerage fees for its investment advisory business (commissions are earned on insurance sales conducted by Matt as an individual). The better we perform for your investments, the more we both earn!**