

What does Northwest Criterion do?

We are an independent, registered investment adviser that manages investment portfolios.

What is the Northwest Criterion philosophy?

We try to achieve the highest possible return consistent with the level of risk you are comfortable taking.

Why Northwest Criterion as a name?

Plot a portfolio's return on the vertical axis of a graph and its volatility on the horizontal axis. If possible, you want to increase the return and reduce the volatility (i.e., move to the northwest).

Who runs Northwest Criterion Asset Management?

The firm's two principals are Michael Camp and Joseph Hunt. Together they have over 50 years of experience in the financial services industry dealing with institutional clients, managing proprietary trading positions, monitoring risk and managing individual accounts.

Where are my securities and my cash held?

Your securities and cash are held at the broker/dealer of your choice. Northwest Criterion is not a custodian.

What types of accounts do you manage?

We manage money primarily for individuals. Those accounts include individual and joint accounts, trusts, UTMAS, IRAs, Roth IRAs, SEP-IRAs, Profit-sharing, and KEOGH plans.

Can Northwest Criterion help me manage my 401-k accounts?

Northwest Criterion can assist you in consolidating 401-k accounts established at former employers by rolling them into an IRA Rollover account and we can advise you on the investments available in the 401-k account established with your present employer. The IRA Rollover account will have access to a much wider selection of investment choices than 401-k accounts. Once the funds are in an IRA Rollover account Northwest Criterion can manage that account for you.

Who decides what investments to make?

The client gives Northwest Criterion the discretion to make investment decisions and establish the positions in the portfolio. Before creating this portfolio we will discuss your particular return objectives and risk tolerance. The investment decisions we make for your account will be based on this information.

How often do I get reports?

Your broker/dealer will provide you a monthly report and Northwest Criterion will provide a quarterly report along with the calculation of your investment advisory fee.

How does Northwest Criterion get paid?

We charge our clients a percentage of the assets under management. We do not share in any commissions or transaction fees generated by investment activity. We believe this keeps your interests directly aligned with ours.

How do I pay?

You will be billed quarterly, in arrears, a fixed fee based on the assets under management.