

Dak, Zeke and the Players Creed

The Dallas Cowboys are good, really good. The question is how did this happen? It seemed to happen overnight. To go from 4-12 to 13-3 is highly unusual in the competitive league of the NFL. The reality is that decisions were made early on to build this foundation - months ago if not years ago. Decisions like not drafting Johnny Manziel (God bless you Stephen Jones). This and many decisions have built a foundation that should be in place for years to come.

You have all-star rookies in key positions that have walked into a solid group of veterans such as Jason Witten, Dez Bryant and Sean Lee. All the talk is about Ezekiel Elliot as the league MVP. I simply disagree... there is one group that deserves the MVP.

I humbly submit the MVP this year should be the Cowboys offensive line - Zack Martin, Tyron Smith, Ronald Leary, Travis Frederick and Doug Free. They are the best, most cohesive unit in the NFL anchored by [three time Pro Bowl Guard Zack Martin](#). Anyone care to know who the Cowboys passed on to pick Zack Martin in the draft? Yes, you guessed it - Johnny Manziel.

I also believe a huge piece of the Cowboys success is the **“Players Creed”** and their commitment to excellence. The key veterans joined together to write the Creed and then had the entire team participate in the process. Their commitment to that creed, never wavering, has created a solid foundation. I highly encourage this read- [Player’s Creed](#). Yes, 174 words and 21 simple sentences have changed the culture and foundation of one of America’s greatest franchises. "It's everything," Elliott said. "It's about how we live our life every day in this building. I guess you could call it the backbone of this team."

I present the above preamble to ensure you that as we have built Benchmark PWM we have followed our own creed and made decisions early on that will positively affect our clients and their portfolios for years to come. We walked into one of the top companies in Texas that had many veteran leaders (employees and executive management) to support us.

As investors, the decisions we make early on (asset allocation, diversification and risk analysis) will always be the foundation of our investment thesis. We have to take care of the simple blocking and tackling. Just like the offensive line we have to build the foundation properly up front to set our clients up for success.

We will always stay with our investment thesis, commitment and service creed to our clients. We understand there will be times of frustration and just like the Cowboys we won't win them all, but we have to stay in the game and come back to the basics and our philosophy.

We wanted to reach out and thank you for your trust in 2016. It is such a pleasure to work with you all and we look forward to the year ahead. Through our organic growth, we are clearly on the map as a top tier Wealth Management firm and have the tools and resources to be able to compete at any level. With the investments we are making in people, technology, infrastructure and more, the best is ahead of us all, and I look forward to our shared success in 2017!

We are always available to set first quarter review meetings with you to go over enhancements to our planning process and find out how better to assist you with your upcoming year's goals.

As we move into the new year there is a quite a bit of uncertainty with the upcoming change in our country's administration.

While some investors are concerned, we are telling investors to "hold tight" and not panic. A change in administration doesn't translate to a change in investment philosophy.

Our Creed:

Trusted advice and Exceptional service.

Our team creates an open architecture investment plan to meet your needs and risk tolerance **focusing on what we can control:** transparency, structuring a portfolio along dimensions of expected returns, diversifying broadly, reducing expenses, turnover and minimizing taxes.*

"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us the opportunity to do so."

-Mahatma Gandhi', South Africa 1890

We stand by this creed as does Benchmark Bank.

Many blessings in 2017 and may this be your best year yet!

*Benchmark Private Wealth Management does not offer tax advice. Always consult a tax professional about your investment decisions.