

## OUR HERITAGE



Around the turn of the 20th century, Western Europe was brewing with industrial, social and economic change. Visionaries worked to make sense of their new world and develop a [Modernist ideology](#). Under the banner of “Make it new!” the first abstract paintings, stream-of-consciousness novels and atonal music came into being. Western architecture caught up a few decades later; buildings rose higher, slicing through the air and turning skylines into cubist masterpieces.

Around the mid-20th century, [Portland, Oregon](#) was changing, too. The transformation from a logging community to a major port and industrial hub brought an influx of economic resources and a population boom. The city reacted with radically progressive [urban planning decisions](#) that benefit us to this day. The private sector built up the downtown, including the Union Bank of California’s Oregon headquarters in the International Style. It continues to be a design favorite, in part due to the exposed service cores wrapped in green slate (sourced from the same quarry as Stonehenge).

## OUR WORK



Meanwhile, financial planning was an emerging movement in the financial industry. Advisors, accountants and lawyers were frustrated by a transactional investment industry that only served a narrow slice of the population with narrow advice. The first Certified Financial Planner or CFP course was offered in 1973. It set the standard for education, testing and fiduciary responsibility; i.e. putting clients first. It covers all of the elements of our financial lives, including Insurance, Investments, Taxes, Education, Retirement and Estate Planning. A new model emerged, its most comprehensive iteration is the fee-based, advice-driven, financial life planning that Modernist embodies.

OUR PARTNERS

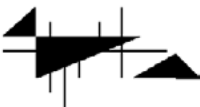


In 1981, [Dimensional Fund Advisors](#) was founded by two University of Chicago MBA alums who aimed to benefit individual investors by applying recent transformational ideas in Economics. Modern Portfolio Theory had proposed an ideal balance of risk and reward, while Behavioral Economics discredited the idea of a rational investor. DFA believed that this financial science should supersede the narrow intuition of a single money manager. They continue to engage prominent academics to ensure a steady flow of the latest research as they engineer new investment solutions.

[Loring Ward](#) was inspired by the same academic insights as DFA. Launched in 1990 by 3 former advisors in innovation-rich Silicon Valley, they knew that behavioral coaching was the largest value advisors bring to their clients. Loring Ward creates time for Modernist to understand and service our clients' needs by delivering support that systematizes research, portfolio construction and trading.

A visionary in the field of financial life planning, Portland non-profit [Money Quotient](#), leads the way by helping planners apply behavioral finance and neuroscience research to their work with clients.

OUR CULTURE



During the same decade, Portland attracted new industries like web, sportswear and graphic design along with young creatives who wanted to work here. When it rains it pours: young dreamers from all over continue to arrive. The drive for self-expression in this new cohort has endowed our small city with a robust art and design scene. Most recently, many have channeled their energy into launching design shops and restaurants right here in our [West End neighborhood](#). Through these changes, our city has emerged as a trendsetting, progressive hub.

OUR BEGINNING



This is the story of why Modernist Financial was built in Portland. We had access to amazingly talented people when we needed collaborators to [design the architectural bones of our office](#), [make us look good in print and on the web](#), [help us say what we mean](#), and [to capture the moment](#). Our clients hail from this visionary group as well. We stand on the shoulders of giants as we steward the development of a new iteration of financial services. The time and place was right for Modernist to come into the world. We couldn't have stopped it if we tried!

OUR AFFILIATIONS

