

# Orr Financial Group

## Turning conventional investment wisdom on its head

It may be the most difficult economy since the Great Depression, but don't tell that to Steven H. Orr. At a time when most investors have seen their portfolios shrivel, Orr and his clients are more than holding their own. Orr is president of Orr Financial Group, a full-service registered investment advisor in Victoria and Houston, Texas.

The secret to Orr's success? "Orrbital" investing, a strategy he's fine-tuned over the course of his 23-year career. Orrbital Investing uses eight asset classes, most of them with no stock or bond market risk, to grow and preserve wealth and reduce risk. In addition to stocks and bonds, the portfolios Orr assembles for his clients typically include private placements like nontraded REITs (real estate investment trusts), oil and gas, managed futures, equipment leasing, private equity and secured notes.

"We offer our clients diversified choices usually available only to the extremely wealthy, pension funds or institutions, using cutting-edge technology to improve the quality of the stock and bond portion of the portfolio," Orr says.

In Orr's experience, Orrbital Investing is the best strategy regardless of the client's age.

"Traditional asset allocation using just stocks and bonds, or stock and bond mutual funds, is a worn-out idea that has never worked well," he says. "In the last year or so, as the markets have plummeted, its problems have been extremely pronounced, as both stocks and bonds have lost value. Millions of people have seen their portfolios melt away after listening to traditional advisors," says the self-described "solutions guy."

Orrbital Investing is not the only way in which Orr is turning conventional investment wisdom on its head. For

instance, he says, while conventional wisdom says investors should determine their risk tolerance, he believes in risk preference instead.

"No one can tolerate a market like the one we have just experienced," Orr explains. "And everything has risk. But if you have eight asset classes for diversification instead of the typical two (stocks and bonds), you can more effectively handle risk."

### Living the American dream

Orr has always marched to a different drummer. And his climb to the top of his profession was anything but typical. His unusual career path included stints as a ditch digger, crane operator, cable TV installer, homebuilder, electrician and radio talk show host. He's also operated a jackhammer between railroad tracks in 30 degree below zero weather and worked as an off-shore oil rigger in temperatures above 110 degrees.

"You name it, I have probably done it or am about to," he says.

A "committed entrepreneur and true capitalist," Orr owned his first business at age 21. He's worked in the financial services industry since 1986 and has had his own investment firm since 1994, yet still finds time to fly his own airplanes, captain his own 54-foot boat through local and international tournament circuits, golf, snow ski, hunt, and play the guitar. Another passion is political analysis.

"I'm a true example of the American dream," Orr says. "I came from nothing, made it to the middle class, and am now what some would call financially successful. And my job security is knowing there will always be a new problem to solve."

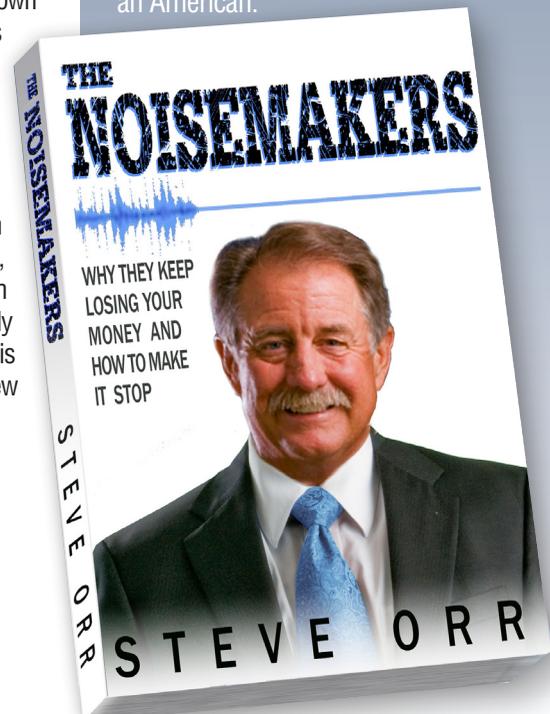
*The Noisemakers: Why They Keep Losing Your Money and How to Make It Stop* is a first book by successful financial planner, Steve Orr.

Orr never once lets us forget that he is a regular human being who has endured the cold, hard winter of minimum wage and manual labor like many others. His chronicle of how he slowly rose to wealth and understanding of how to create wealth, gives us insight not only into the author but also into ourselves.

It is from this launchpad of human compassion that Orr builds his extremely practical advice for investing and for political participation.

These two things are as inextricably intertwined as wealth and hard work, power and integrity, and failure and success.

Find your way through the investment maze and find your way as an American.

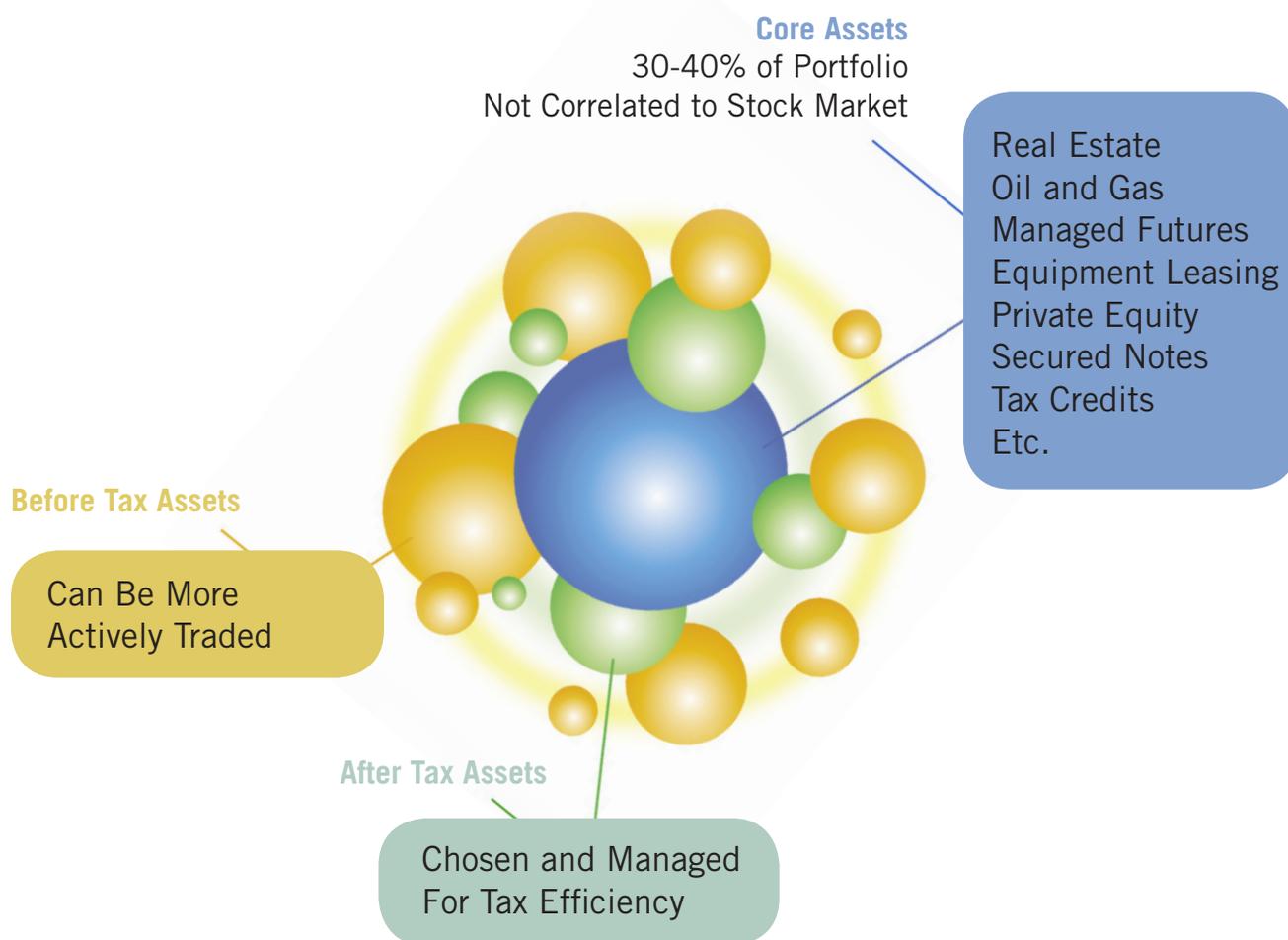


[www.thenoisemakersbook.com](http://www.thenoisemakersbook.com)

  
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*Orrbital Investing is a proprietary investment strategy and may not be appropriate or suitable for all investors. Not all products are suitable for everyone. Investing involves a variety of risks and each person must evaluate and understand all of the features and risks to determine if a security is suitable for them. There is no assurance the strategies objective will be met. As with all investments, investors must be aware that there is no guarantee. There could be a loss of any individual given investment.*

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