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Randy Kurtz Biography

Randy Kurtz is a nationally recognized expert on risk. Years before he could even open a checking account, he was fascinated by the movement of stock market figures in his father's copy of *The Wall Street Journal*. A Registered Investment Advisor and CFP® managing individuals' assets, he's been challenging the financial industry's status quo for over a decade. Randy feels the standard 70/30 portfolio allocation Wall Street is doling out comes with far more risk than clients realize. His goal is to transform the industry by turning the client-advisor relationship from a return-centered conversation to a risk-centered one.

Kurtz's business has gone through many transitions over the years, and he has fine-tuned an investment offering that puts the client's needs first. In 2005 he started an investment firm with a pay-for-performance offering. This meant he wouldn't get paid unless he beat the S&P 500 Index. By late 2011, Barron's ranked his firm as the United State's Number 1 separate accounts manager, but Randy realized that he should be providing more holistic value.

In 2013 he began developing portfolios to maximize diversification and better withstand the market's turbulence. He created the **DataDriven Process**, finding he could reduce a client's likely range of outcomes, without reducing expected return. Kurtz's vision was a take on Model Portfolio Theory's Tangency Portfolio, constructed using math, history, and finance to achieve lower volatility portfolios. The risk-focused approach he favored went against his Wall Street peers' investment style.

Return doesn't exist without risk, and this philosophy is the backbone of his firm Upper Left Wealth Management, LLC. Randy's methodology means his clients have a clear plan to reach their goals. Upper Left Wealth Management is risk-focused, aiming to deliver lower volatility portfolios, planning solutions and advice to individuals nearing retirement. Acting as a true fiduciary, his company helps investors remain on pace and plan for the future.

In 2019 Kurtz founded DataDriven Advisor to transform an advisors' business with super-diversified portfolios. The DataDriven Process aims to lower volatility and reduce a portfolio's range of outcomes. Lower risk does not mean lower returns, but it does mean less fluctuation, meaning the advisor can spend less time defending their value and better address client's concerns. With superior presentations and outsourced trading and rebalancing, DataDriven Advisor gives advisors the power to develop relationships, retain clients, and thrive.

Randy and his process have been profiled in *Forbes*, *The New York Times* and *The Wall Street Journal*. He holds an M.B.A. in finance from Columbia Business School, where he developed the core of his investing philosophy under the tutelage of Michael Mauboussin and Warren Buffett. He holds a B.S.B.A. in finance from Washington University in St. Louis. Randy is a member of Mensa and is a CFP®.

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