

# Jonathan M. Jaranson

*Partner of PrairieView Partners, LLC  
Certified Financial Planner®*



Jonathan M. Jaranson has more than fifteen years' experience structuring globally diversified investment portfolios. He develops custom investment strategies that balance broadly diversified equity and fixed income positions with the risk capacity, risk tolerance and investment objectives of each individual PrairieView client. He has expertise with the systematic diversification of concentrated positions, as well as employee stock option valuation, and he is responsible for equity and fixed income trading.

Jonathan earned his undergraduate degree in Economics, with concentrations in Finance and Accounting, from St. Olaf College in Northfield, Minnesota. He accepted a position as an analyst with a private wealth management firm, eventually rising to become Chief Investment Officer. As CIO, he was responsible for designing and managing investment portfolios for clients with combined assets in excess of \$850 million. He has also obtained his Certified Financial Planner designation.

*"As a young man during the Depression, my grandfather began a 50-year career as a small-town banker. Because those were lean years, with every purchase carefully considered, he remembered the price of everything. But more importantly, he also remembered the value of thrift and discipline. Those were lessons he passed on to my father, and through him to me. Those values are a solid foundation on which to build investment strategies."*

## *On working with clients...*

While our clients work comfortably with all of the partners, I am usually the voice that describes the investment strategies we recommend. That conversation is partly about investments -- being sure the client understands and is comfortable with how we've structured their portfolio -- and mostly about our relationship with the client. As we build that relationship, we gain a better and better understanding of the client's short-, medium-, and long-term goals, and we can adjust the investment strategies to fit the client's needs.

## *An integrated perspective...*

If there's a silver lining to the events of 2008, it was that we were all given a wake-up call about risk. Even a general interest magazine like Newsweek ran a cover story on risk management. But what may be new news to the titans of Wall Street is something we practice every day: we help our clients understand the risks they are taking, and balance them with appropriate investments. It's a conservative approach, but we believe that over the long term, it is a strategy that works. (And yes, we all know there are no guarantees about future investment performance.)

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What's that mean for our clients? It means that we start with an in-depth analysis of your current investments. We dig down into your cash flow needs, tax issues, and estate planning. During that first analysis we often find that a "balanced" portfolio of equities and fixed income investments is not really "balanced" at all. We'll recommend investments and strategies designed to help you secure your lifestyle and build for the future.

It is often said that the two forces that drive the financial markets are fear and greed. Our job is to help our clients steer clear of both. We want to help our clients create a long-term strategy they understand, and then have the discipline to follow it through. While it can be exciting to watch investments go up, and disappointing to see them return to earth, we try to take the emotion out of the equation. We'd rather our clients focus on their kids' activities, or starting a business, or getting involved in philanthropy, or whatever dream they have. We'll worry about the investments.

### *Education and professional experience...*

I've had an unusual career by contemporary standards. I grew up in the tiny town of Baudette, Minnesota (we could see Canada from our porch), and ran off to the big(ger) city of Northfield to attend St. Olaf College. I graduated with a degree in Economics, and took every finance and accounting course I could. Through an internship, I gained a job with a wealth management firm, working there for nearly fifteen years. I became the Chief Investment Officer, responsible for client portfolios of approximately \$850 million.

I left that firm to co-found PrairieView Partners. That's it. Two jobs over a decade and a half. That also mirrors my investment philosophy: make long-term decisions, be disciplined in the day-to-day work, and stay the course.

I am a member of the Financial Planning Association and maintain my CFP credential.

