

HOW WE HELP YOU

You don't have to consider yourself "wealthy" to benefit from applying the discipline of wealth management to your portfolio.

That's because wealth management isn't just about having money or accumulating more of it. Wealth management addresses the "how's" of the other financial factors that surround your money. Like how you preserve it from taxes, health care costs and inflation. How you pass it along to your family or alma mater. Or how you plan to access your various pools of wealth in retirement.

Firm Name is here to handle matters like these so you can use your success to enjoy more of your life.

Mouse over each aspect of our wealth management services to learn more.

An Estate Plan Review analyzes your master strategy for the management and distribution of your wealth and property until your last breath. An efficient estate plan gives you more control over your assets while you are alive, provides care in case you are disabled, creates charitable giving opportunities and enables the tax-efficient transfer of your wealth to loved ones. We build a financial strategy that works in harmony with the estate plan drawn up by your attorney and coordinate communication with him or her so that you benefit from a united, cohesive effort.

Investment Management addresses your individual financial needs, asset allocation and how well different types of investments suit you. These strategies ensure your portfolio always remains targeted to your overall financial goals and risk tolerance.

Tax Solutions help you and your beneficiaries to retain more of your wealth than the government does, as determined by your accountant or tax advisor. Though you should never make investment decisions based solely on tax implications, it's our job to keep these considerations in mind for you as we build and monitor your wealth strategy — especially when you need to draw upon your retirement assets, place money in a trust or make donations to your children or favorite charity.

Allocation Advice is a way to align our advice with aspects of your financial life that fall outside Firm. For example, if you have a 401(k) through your employer, we are happy to review your holdings to make sure you have as complete and coordinated a portfolio as possible.

Risk Management is like a bodyguard for your financial well-being. Life happens, and a solid risk management strategy can reduce potential financial losses associated with negative developments that impact your assets, business, career or health.

Goal Planning creates an accumulation strategy during your wealth-building years that will allow you to pursue the life and dreams you've always wanted — whether that's a worry-free retirement, a once-in-a-lifetime trip around the world, or buying and refurbishing the vintage sports car you wanted as a teenager. It answers the big, burning questions, such as "What do you want to do with the rest of your life?" and "How much will it cost?" From there, all the other factors fall into place.

INSTITUTIONAL CLIENTS SECTION

WHAT WE DO

Firm Investment Management's institutional performance philosophy is distinguished by investment strategies consistently employed through years of changing markets. We believe successful results are derived from a combination of established processes, independent thinking, passion and persistence. Since 1985, we have managed the assets of endowments, foundations, qualified retirement plans and affluent families.

The products we manage — and every investment we make — reflect the key components of our investment philosophy:

- Seek capital preservation and growth.
- Diversify and rebalance with discipline.
- Drive long-term performance via independent thinking and proprietary analysis.
- Focus on time in the market, not timing the market.

Our "bottom-up" research approach to evaluating each investment opportunity includes:

- Efficiently screening the universe of securities using proprietary quantitative factors
- Forming detailed price objectives with proprietary valuation tools
- Quantifying catalysts and growth potential through fundamental analysis

Our investment team embraces active management and seeks to generate alpha with below-market risk. We use several parameters to drive long-term performance and manage risk:

- Limits on individual stock exposure and defined corridors for sector exposure
- Sell disciplines for each product
- Record of low turnover
- Periodic security reviews and portfolio performance reviews and attribution

Investment Strategy Committee

Firm's investment professionals, many of whom are CFAs, apply skillful analysis and thoughtful perspective to investment decisions based on experience, proprietary processes and independent third-party sources.

To facilitate cross-sector collaboration, our investment team meets regularly as the Investment Strategy Committee. The ISC culls ideas from members with expertise in fixed income, equity, alternatives, trading and portfolio management to identify investible themes and formulate Firm's team vision for global financial markets.

If we can assist you with your particular institutional needs, [we welcome your inquiries.](#)

FAQ: ABOUT OUR CLIENTS

What does Firm Investment Management do for me as a client?

We provide you with a complete wealth plan to help you pursue your financial needs and life goals. This is a comprehensive examination of your current financial situation, your current and future financial needs and goals, and your tolerance for market and investment risk. We also integrate existing strategies you may have with other advisors to better ensure a concerted effort of your assets on your behalf. Where your wealth management needs fall outside our purview (such as in the areas of wills and estate planning), we are happy to work with your other advisors to make sure everyone is on the same page working toward your goals.

While our advice is customized to your specific needs, our recommendations encompass tax-sensitive strategies for investment management, goal funding, retirement, insurance, estate planning and even your daily finances. Depending on your situation, we may address additional areas of focus.

We also develop an ongoing relationship with you to regularly review your personal and financial situation, monitor your portfolio and make any necessary adjustments to assets or asset class exposure, and being your steady rudder through the ups and downs of the market.

What is a Registered Investment Advisor (RIA)?

A Registered Investment Advisor is a manager of the financial assets of high net-worth individuals and institutional investors. It typically is an independent financial advisory firm, not owned by a larger parent company or brokerage firm. An RIA has a legal [fiduciary duty](#) to its clients, meaning that it puts the needs of its clients first, before the needs of the company. In order to follow securities regulations that require a clear chain of compliance and adherence to securities laws, an RIA must register with the Securities and Exchange Commission (SEC) and the securities commission of any states in which the advisor operates, either through maintaining a branch office or visiting clients who live there as a primary residence.

Does Firm require a minimum account size in order to become a client?

Because of the specialized nature of our work and for the continued robustness of our unique company culture, we prefer to work with clients who have a minimum of

\$10,000,000 to invest. However, this is not an insurmountable rule. We do have some wonderful clients who started below our minimum. We recommend an initial meeting to help evaluate if Firm is a good fit for you, because to us, having the right chemistry between an advisor and prospective client is crucial. If, upon that discussion, it's mutually determined that you would be in better hands, we are always pleased to arrange an introduction with another firm more in tune with your needs and goals, to help you get the assistance you deserve.

Who owns Firm Investment Management?

Firm is owned by its employees and by some members of our Board of Directors. We are proud to be a wholly independent firm, not a subsidiary of a larger financial firm.

How do I set up an initial appointment with you?

Simply call. We'll put you in touch with one of our Wealth Managers for a brief, preliminary conversation to discuss your situation and your needs, and set up an appointment at your convenience for a more in-depth meeting.

If you have heard of us from a friend or family member please let us know. This is the greatest compliment we can receive from an existing client, and we want to be sure to thank them.

Who do I talk to if I have questions about my portfolio?

As our client, your team consists of two senior managers and a client service associate who are dedicated to you and your needs, and are often your first contacts to turn to.

With a couple of exceptions pertaining to specialized products, we manage the bulk of the investing for our clients within Firm. So you can also talk to our entire investment team when you need to know what's going on with your investments. All you ever have to do is give us a call, and we'll put you in touch with the right person.

What is the company culture?

We're proud to say we're invested in our relationships—that is, our clients and employees regard each other as friends, not as client and impersonal service provider. We're proud to

be a firm where our clients are treated with more than just respect and a professional manner: they're voices we recognize as soon as we pick up the phone. They're people with whom we spend the first half of a review meeting catching up on their lives, families, and pursuits before getting down to business. We believe in educating our clients about their portfolio holdings and their options, and are glad to answer the questions they feel comfortable asking us. We're a down-to-earth professional advisor where our clients feel safe sharing their innermost dreams, private challenges, and have done so for many years—and now their children are doing the same.

FAQ: WEALTH MANAGEMENT

What is “balanced wealth management?”

The balanced wealth management process creates a well-diversified portfolio that invests in many different types of assets in order to take advantage of different market conditions to maximize returns, minimize loss, and control risk. For example, when stocks are doing well in the market, bonds tend to perform lower. A diversified portfolio will want to include both—because stocks tend to underperform in markets where bonds do well.

Learn more about our [Complete Balanced Portfolio](#).

How can you reassure me that my investments are safe at Firm?

First, let us clarify for you that no responsible, ethical investment advisor will hold your assets themselves. They will never ask you to write a check to them, but rather to their firm's custodian, for the benefit of (“FBO”) your account name. A custodian is a bonded, secured, neutral, third-party firm whose role is to act like a safety deposit box for your account. It is responsible for processing the transactions in your account, and ensuring the security of all contributions and distributions from your account.

By retaining the advisory responsibilities ourselves and entrusting the custodianship of your assets to another firm, we not only carry out our lawful fiduciary duty, but we also help increase account transparency for you.

We only use respected custodians like Charles Schwab, National Financial Services (Fidelity) and Pershing (Bank of New York) to custody client assets. The possibility that any of them should fail is highly improbable.

How do you help me determine my risk tolerance?

You may be familiar with risk tolerance questionnaires that you have answered in the past with other advisors. While we also have a list of questions to ask you, these are only a baseline from which to begin a more substantive discussion with you about your short-term, long-term and life objectives, and the timeline in which you want to accomplish them.

Can Firm work with my current accounts and holdings?

Yes. We are happy to recommend tax-efficient strategies to transition from current holdings into more suitable target holdings if applicable. This can be done immediately or gradually, depending on your needs and the risks associated with the individual holdings. When necessary, we also recommend strategies to simplify and consolidate multiple accounts you may have that have similar objectives.

We want to provide you with an investment approach that makes you feel comfortable and confident that your assets are working the way they should to create real progress to your long-term plans.

What does “fiduciary duty” mean?

Fiduciary duty is our legal obligation to act in the best interest of our clients, not ourselves. We can only use our specialized professional expertise, care, skill, discretion and diligence to benefit you, not disadvantage you at your expense for our gain.

As your fiduciary, we apply our best efforts to help you pursue your financial goals and create a financial plan that makes the most sense for your goals, needs and situation. We are required to make truthful and complete disclosures to you in every dealing with you as well.