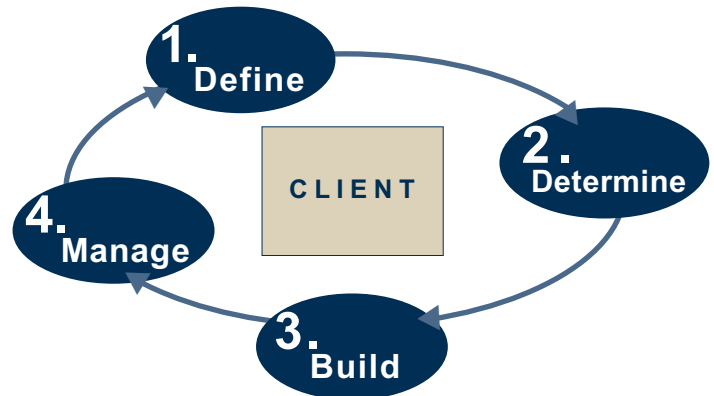


# Strategic Asset Management

## The Investment Consulting Process

As your investment partner, we are committed to helping you achieve your unique financial goals and objectives. After developing a thorough understanding of your risk tolerance and specific short- and long-term goals, we will work together to create a customized Strategic Asset Management portfolio. We'll strictly adhere to the following steps as we help you accumulate, protect and transfer your wealth.



### Step 1: Define Your Investment Goals and Objectives

The first step in the investment process is to clearly define your investment goals, time horizon, risk tolerance and preferences. This basic information provides a solid foundation for your portfolio and serves as a reference guide for ongoing discussions and reviews.

### Step 2: Determine Your Investment Strategy

After your goals and objectives have been determined, the next step is to create a customized investment strategy. We'll apply the concepts of asset allocation and diversification as we identify and recommend the most appropriate investment strategy—all the while focusing on your unique financial position.

### Step 3: Build Your Portfolio

Now, we'll begin building a portfolio of investment vehicles to pursue your specific needs. We'll determine which types of assets you should own and how they should be allocated. We'll research the types of stocks, bonds, mutual funds and other investments best suited to meet your objectives.

### Step 4: Manage and Monitor Your Portfolio

Once your assets are invested, the process of monitoring and managing your portfolio begins. We will continue to review and evaluate your investment strategy to ensure it remains aligned with your goals. We'll provide investment education, guidance and expertise through regular meetings and discussions. As your needs change, we will re-evaluate your investment strategy and discuss alternatives.