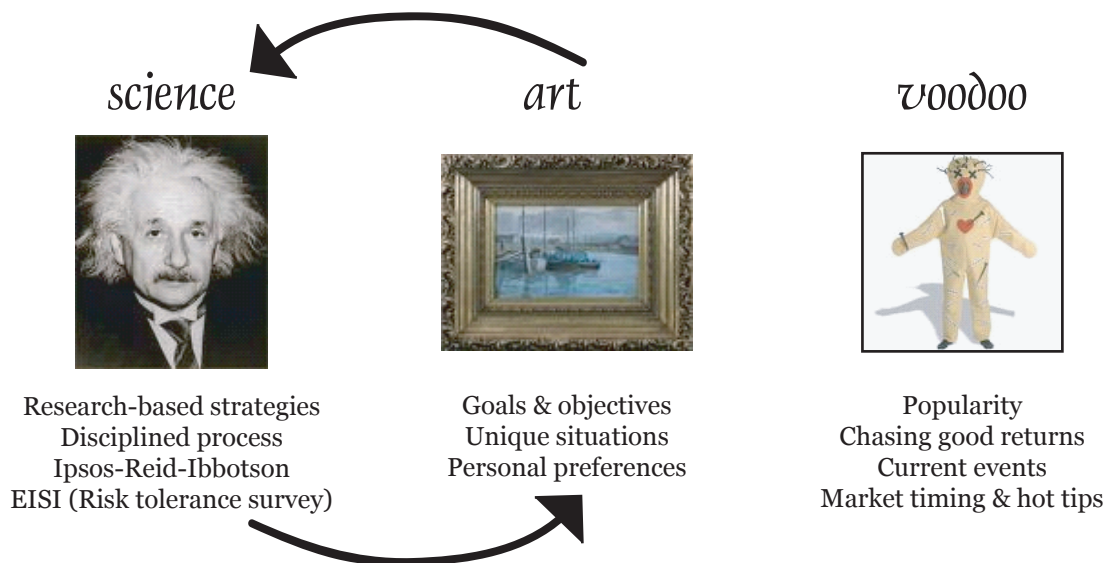


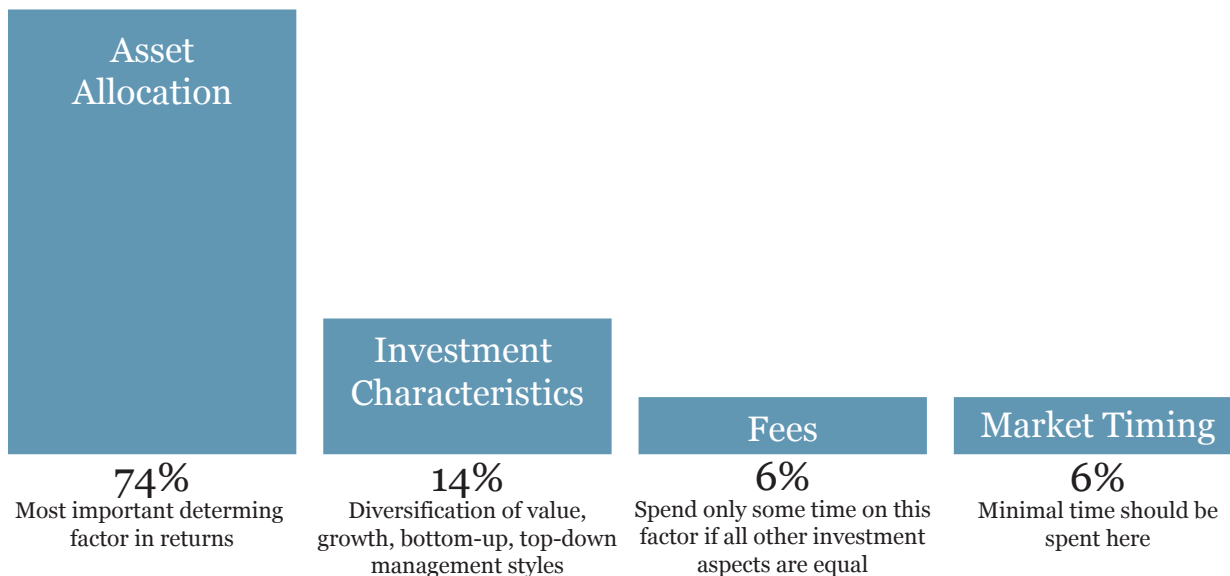


KEY FEATURES TO CONSTRUCTING A STRATEGIC INVESTMENT PORTFOLIO

A disciplined process that balances the science and art of investment management are key to growing and protecting investment strategies and help meet each client's unique needs.



How do we construct a strategic portfolio? Spend Time Where It Counts!



Source: Brinson, et al; Ibbotson & Associates. Weighted average for effect on risk and return, assuming return is worth twice as much as risk. Investment characteristics includes the manager, style, capitalization bias, individual security selection, etc.

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