



synergy
FINANCIAL
MANAGEMENT™

Investment Management

Portfolios built for you.

Let us navigate unpredictable waters.

The Market is predictably unpredictable.

Just like the currents of the oceans, the markets can rapidly shift and without warning. The secret to being defensive during bear markets and fully invested during bull markets, is to continuously monitor the factors that influence the markets, and then position the portfolio to take advantage of the markets' current direction. Our fleet of Portfolios helps us navigate you through the unpredictable ebbs and flows of the global markets.

Core investment strategies

Stock strategies

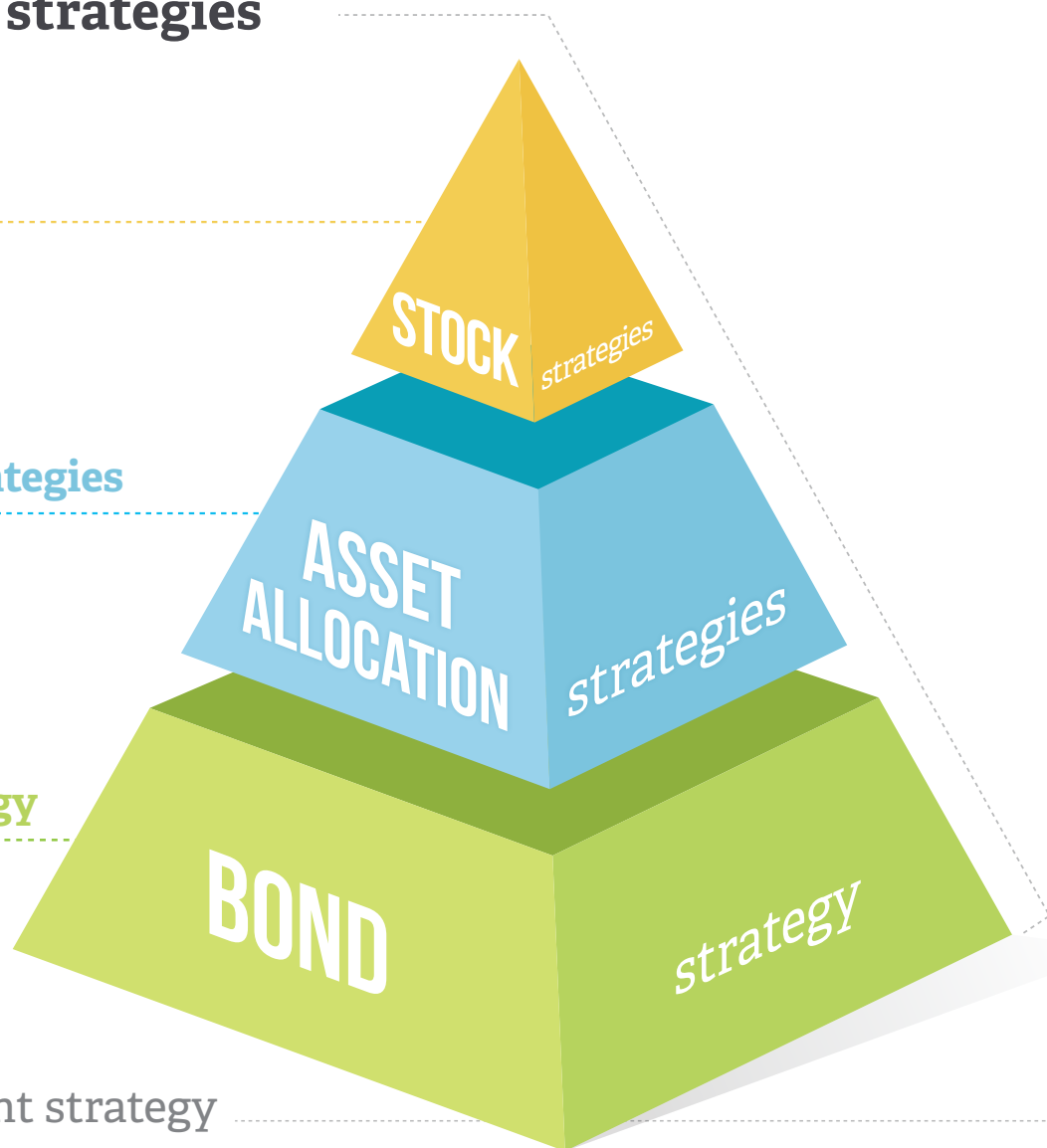
- ➔ Dividend income
- 🔍 Focused growth

Asset allocation strategies

- 🚢 Tug Boats
- 🚢 Speed Boats
- 🚢 Sail Boats

Focused bond strategy

- 🔍 Individual focused bond



Alternative investment strategy

Stock strategies

Dividend income

This strategy is ideally suited for “Buy & Hold” investors. This strategy contains well established companies that often pay a dividend, and may be close to their intrinsic value, or fully valued. The return expectation may be lower than the market expected return, have a lower capital gain expectation, higher income expectation, and lower volatility than the general market over full market cycles. Additionally, we may execute a call option strategy given the right market conditions to enhance the potential income return.

Focused growth

The Focused Stock strategy seeks average capital appreciation potential along with above average safety. The holding period would ideally be long term; however, this strategy will sell lackluster performers, and seeks to take profits when a stock hits our intrinsic value target without an upward revision to future fundamental performance factors.

Asset allocation strategies

Tug Boats 5 RISK MODELS



- Built on Modern Portfolio Theory
- Goal is to reduce negative compounding
- It is a BETA strategy
- Focus on downside risk
- Assumes markets are efficient
- Managers to replicate benchmark
- Monthly tactical rebalancing
- Advanced risk modeling

Speed Boats 5 RETURN MODELS



- Built on Modern Portfolio Theory
- Higher return participation
- It is an ALPHA strategy
- Focus on upside and down side risk
- Assumes markets are less efficient
- Manager to beat benchmark
- Quarterly tactical rebalancing
- Traditional return modeling

Sail Boats 5 TACTICAL MODELS



- Built on a blend of technical and fundamental facts
- Does not require the markets to be efficient
- Does not require to be fully invested during bear markets
- Focused tactical allocation
- Rides bulls – tames bears
- Built on facts – not forecasts
- 100% dynamic
- Capitalizes on supply & demand imbalances
- Diversified yet focused

Focused bond strategy

Individual focused bond

Seeks to identify alpha opportunities from a universe of global bonds. This strategy is built on a thorough analysis of a variety of factors including: economic analysis, general trends in fixed income markets, yield curve analysis, credit analysis, spread analysis, risk adjusted returns, quality analysis, sector analysis, and total return projections. Moreover, we may rely on event-driven factors, opportunistic and/or intrinsic value principals and a blend of bottom-up research with top-down considerations. It looks for companies which have had strong historical performance and continue to have prospects for sustainable performance. In addition to fundamental analysis, technical analysis is used to help identify execution decisions.

A sailor cannot control the ocean, but he can control himself. He studies currents and weather patterns. He learns safe sailing techniques and gains experience. He knows when to sail and when to stay in the harbor. **A successful sailor uses his intelligence.**



We can help navigate unpredictable waters.

Real wealth accumulation, preservation and distribution through portfolio construction practices that are inherently sensible, and thoroughly tested. Resulting in reasonable risk adjusted returns.

We believe investing success hinges on the integration between the investor's unique circumstances and the prudent identification of long-term strategies that are positioned to achieve client goals with the highest probability of success. Therefore, our core strategy goal is to provide clients with adaptive portfolios built for all market conditions.

To help you achieve your wealth accumulation, preservation and distribution goals, we have a complete set of portfolio strategies from which you can build. Each strategy is continuously measured, evaluated, back tested and dynamically monitored to ensure your investing success.

As market conditions change, we maintain efficiency and adjust the portfolios to best fit their objective. Regardless of market conditions, we have a portfolio that will be right for you.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Maas'.

Joseph M. Maas
Chief Investment Officer
CFA, CVA, ABAR, CM&AA, CFP®, ChFC, CLU®, MSFS, CCIM