

Why you need Minuteman

THIS UNIQUE PROGRAM IS ADDRESSING THE NEEDS OF INDIVIDUAL INVESTORS BY STANDING GUARD OVER THEIR PORTFOLIO'S ASSET ALLOCATION, FOR BETTER RISK MANAGEMENT.

Making the most of your retirement nest egg goes beyond finding the proper mix of investments for your goals and risk level. It also means making sure that those allocations remain in the required percentages.

Helping you achieve your financial goals

Other advisors will claim to monitor your portfolio – even “rebalance” it. But how often are they really doing it: Quarterly? Annually? And what about fees? We think your assets deserve daily monitoring with low fees and a sound discipline.

The Minuteman is a software program that we use to manage certain investment portfolios of our clients. These portfolios use exchange-traded funds or “ETFs” for the investments, instead of stocks or mutual funds. Minuteman monitors your portfolios every minute, and automatically rebalances the asset mix at the moment it becomes too askew. There are four main benefits to doing this:

1.) It is **Efficient**. By using ETFs, our clients receive the benefits of low cost, well diversified, professionally selected securities

that trade throughout the day.

2.) It is **Effective**. Minute-by-minute monitoring of each model portfolio and when a variance is exceeded, immediate rebalancing, insures that your required asset allocation – and thus your risk level – is preserved. Portfolios typically rebalance 8-10 times a year.

3.) Simple **Execution**. We select an asset allocation model for your account, deploy, and Minuteman does the rest! You can even login daily to see your account values.

4.) It is an **Exceptional Value**. The internal fees for an ETF portfolio are one-quarter that of a typical mutual fund. Most trades are executed at just \$1 per ETF. We have no minimum accounts sizes and both Qualified and Non-Qualified accounts are accepted.



Benefit from Index Investing

The term Index Investing means that instead of investing directly in a stock, you invest in a product that tracks a stock market index. You end up receiving the performance and dividends of a particular “basket” of stocks, without the costs associated with stock ownership. Sometimes called “passive investing”, this strategy leaves the stock picking to professional firms like Dow Jones , Wilshire, and Standard & Poors, providing you a well diversified portfolio. Respected studies have proven that “indexing” strategies will actually outperform more “active” strategies over time.



Understanding the Minuteman: Get the FAQs

These Frequently Asked Questions explain how the Minuteman program works.

Q: What makes Minuteman Portfolio Rebalancing Unique?

The Minuteman is the first ever variance-based rebalancing system that executes rebalancing activities for client accounts in real-time, automatically.

Q: Why is “variance-based rebalancing” important? First, rebalancing itself is vital to maintain your portfolio risk level. Second, studies have shown that rebalancing at the precise time an asset allocation varies from its prescribed percentage, rather than waiting

until an arbitrary calendar date, can add measurable value.

Q: How is my model portfolio determined? Your advisor will discuss your financial goals, timeline, and help you evaluate your risk tolerance. Then, a portfolio with an asset allocation that best fits your personal financial profile will be selected.

Q: Can Minuteman work with any Custodian or Broker? Yes and No. The Minuteman requires a computer interface (called an API) to client account data and a securities transaction

platform. Surprisingly, most brokerage firms don’t have the necessary technologies or interfaces in place to execute the Minuteman. However, your custodian may be able to open a “trade-only” account at IB.

Q: Is there a recommended Custodian/Broker for the Minuteman? Yes, Interactive Brokers (IB). IB has been serving professional investors for over two decades. They are a technologically advanced, self-clearing firm that currently processes 20% of the world’s option trades.

Q: What is the fee for having Minuteman monitor and rebalance my portfolio? Fees will vary by account size and other factors. However, the Minuteman is designed to be a very low cost solution. Your advisor will review the exact fees with you.

Q: How do I see what is going on with my account and my portfolio? Your advisor will provide periodic reports. In addition, the Minuteman web site lets you check on your allocation, view daily values, and review performance. Your advisor will provide you with a confidential username and password to access the site.

Have further questions? We are happy to discuss Minuteman and how we can help you to achieve all your financial goals.

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Financial Consultation

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ADVISORS: We'll customize this mailer with your Logo and contact information!

SMARTER INVESTING:

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As a Registered Investment Advisor, we already have a fiduciary duty to place your interests first. As an independent advisor, we have no limit to the type of investment or management programs we can use with our clients. The result: more opportunities to meet your financial goals and exceed your expectations of service.