THE FULL SPECTRUM:
Asset Management for You

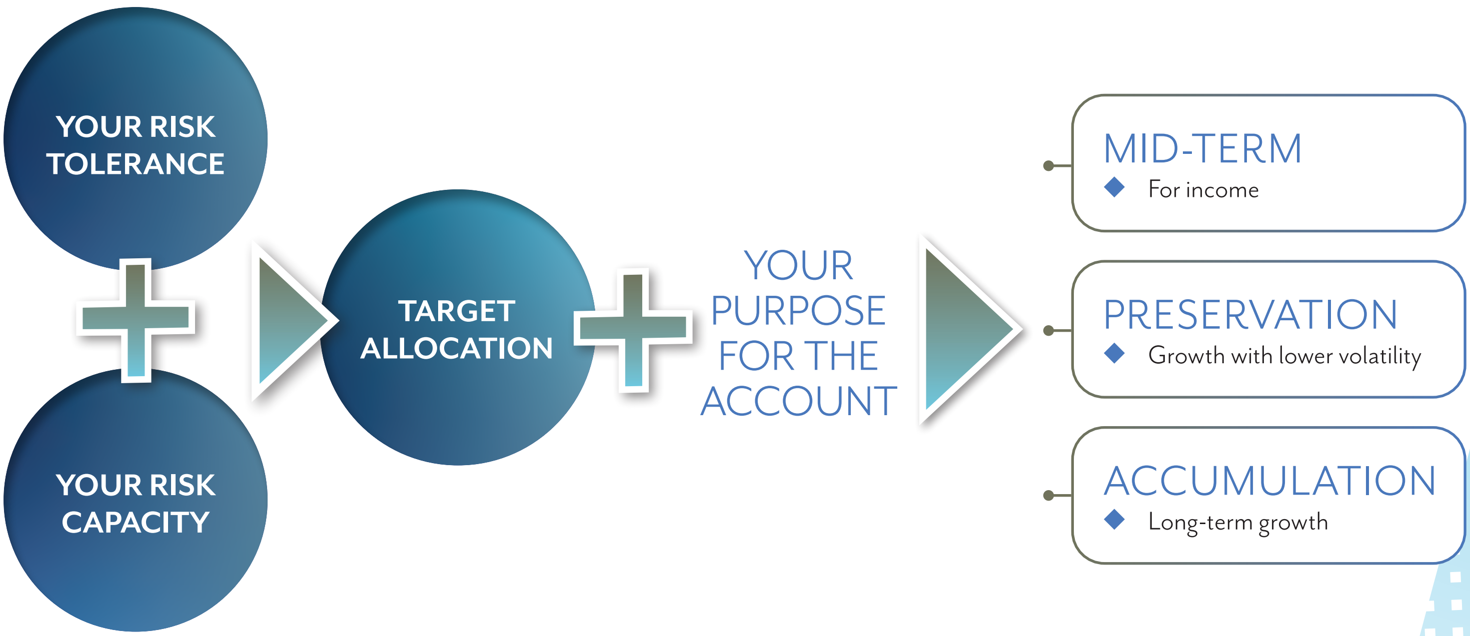
Clients entrust Spectrum Financial Partners to manage millions of dollars of their life savings in portfolios tailored to each stage of their financial life. We keep this trust by combing our 20 years of experience in consultation with institutional asset managers to create proprietary and research-based portfolios.

Hiring us for asset management can provide you with:

- Confidence that your investments are guided by a sound and consistent strategy,
- More time by having a trusted partner take care of the details,
- Clarity to make better decisions supported by a strategy tailored to your goals and life stage.

FIRST PRINCIPLES

- We are fiduciary asset managers: Your interests come first. Fees are transparent. Conflicts are disclosed.
- Your investment strategy should be consistent with the entirety of your finances (e.g., real estate, pension, earning potential).
- Your investments should serve your goals.
- Keep it simple: We use primarily mutual funds and exchange-traded funds (ETFs).
- Low-cost bias.
- Be tax savvy.
- Use passive and active styles opportunistically as asset class and business cycles indicate.



OUR INVESTMENT RESEARCH PROCESS

1 CAPITAL MARKET VIEW

- J.P. Morgan
- BlackRock
- Other sources

2 ASSET ALLOCATION

- Business cycle assessment
- Fidelity Institutional
- Morningstar/Ibbotson
- Wilshire
- Commonwealth
- Other sources

3 INVESTMENT SELECTION

- Commonwealth
- Your Stake
- YCHARTS
- Environmental, social and governance (ESG) screens when applicable
- Other sources

OTHER BENEFITS

- Regular monitoring with rule-based and tax-aware rebalancing.
- Meet at least once per year (more often at your preference) to review account performance and progress toward your goals.
- Quarterly consolidated statements and monthly account statements.
- Online account access to all reports, real-time account values, tax forms and secure messaging.
- When you call, a person you know and who knows you personally will answer the phone.

WHAT ABOUT FEES?

Advisory fees vary by household assets under management and range from 0.20% to 1.25%.

- Assets for all family members can be aggregated to obtain a lower fee.
- Our fee includes ongoing financial planning in support of your goals.

Several studies have shown the value of professional investment management within the context of a comprehensive wealth management relationship. For example:

- David Blanchett, CFA, CFP and Paul Kaplan, Ph.D., CFA, Alpha, Beta, and Now...Gamma, The Journal of Retirement, Fall 2013. DOI: https://doi.org/10.3905/jor.2013.1.2.029
- Francis M. Kinniry Jr., CFA; Colleen M. Jaconetti, CPA, CFP®; Michael A. DiJoseph, CFA; Yan Zilbering; and Donald G. Bennyhoff, CFA, Putting a value on your value: Quanitfying Vanguard Advisor's Alpha®, Vanguard research white paper, February 2019. https://advisors.vanguard.com/iwe/pdf/ISGQVAA.pdf

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