



Investment Advisors Asset Management, LLC

The Multi-Asset StrategySM Portfolio

The Multi-Asset StrategySM portfolio was formulated in 2005 as an alternative to traditional stock and bond investing. The goal of the Multi-Asset StrategySM portfolio is to achieve competitive long-term returns while decreasing the risk and volatility associated with investing only in stocks.

This is accomplished by assembling a portfolio consisting of a core of stocks and bonds, but also incorporating additional lesser-correlated asset categories. These additional categories may consist of, but are not limited to:

- Convertible Bonds
- Commodities
- Precious Metals
- Real Estate Investment Trusts
- Hedge-type (Flex) Investments
- Quantitative Investing
- Merger and Acquisitions
- Specialty Sector Investing
- Market Neutral Investments
- Tax Efficient Investing
- Floating Rate Investments
- Emerging Market Bonds
- Focused Investments

Once an initial portfolio is chosen based on the goals and objectives of the investor, the portfolio can be actively managed by overweighting and underweighting various categories over time, based on economic and market cycles. In addition, ongoing research will attempt to find the ideal investment in each category with the entire universe of mutual funds to draw on.

The goal of our program is preserving capital first and striving for return second¹. It is always return of capital before return on capital. Investing is a marathon, not a sprint. If we try to be too aggressive (sprint) at the wrong time, we may trip and never get out of the blocks. Sometimes investing is like watching paint dry, marking time, boring and with not much movement. This can sometimes be especially true with our particular philosophy and program. We are long-term investors. We believe four to five years is the appropriate time frame to assess risk and reward. At the end of that time, another four to five year time frame takes place. This keeps happening until one is in the distribution phase of life and needs to live off their assets. Therefore, of course, it is where we are at the end of the race that counts. Our clients want us to avoid catastrophic mistakes and grow their money conservatively over time. Although no guarantees can be given, that is precisely our goal.

It is the goal of the management of the Multi-Asset StrategySM to enhance performance of the initial portfolio through the methods above. However, no assurances can be made that this will be successful or that future returns will in any way be guaranteed.

¹ While preserving capital is the primary goal of this program, prospective clients should be aware that each of our models will include varying degrees of equities and will be subject to market gains and losses.

Disclosure Statements:

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Mutual Fund investments are not guaranteed by any source and can lose money including principal invested. Note: Differing classes of shares have varying expenses, loads, fees and breakpoints. These differing classes also have time line holding periods which are appropriate depending on the investor objectives and goals. Please note investing in mutual funds will involve fees that will impact the overall portfolio performance.

Investing in asset classes are not without risk. Investing in any of the asset classes discussed here does not protect an investor against loss. Sector investing may involve a greater degree of risk. In general, the bond market is volatile, bond prices rise when interest rates fall and vice versa.

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