Asset Allocation

Choosing the appropriate deployment vehicle involves the consideration of a wide range of options, including time frame, current economic environment, interest rates and conviction on what areas may be under or overvalued.

Traditional Allocation Mix

Equities	Bonds	Cash
• Domestic and international • All market capitalizations • Passive / active • Tax efficient	• Municipal • Corporate • Treasury/TIPS • Convertible • Mortgage • International • High Yield • Bank loans	• T-Bills • CDs • Money market funds • Commercial Paper

Alternative Investment Strategies

Hedge Funds	Private Equity	Real Estate	Real Assets
• Global macro • Multi-strategy funds • Event-driven • Managed futures/CTA • Distressed credit	• Venture capital • Buyouts • Distressed debt • Mezzanine • Private Businesses	• Private real estate • REITs • Dedicated real-estate funds	• Commodities • Precious metals • Natural resources

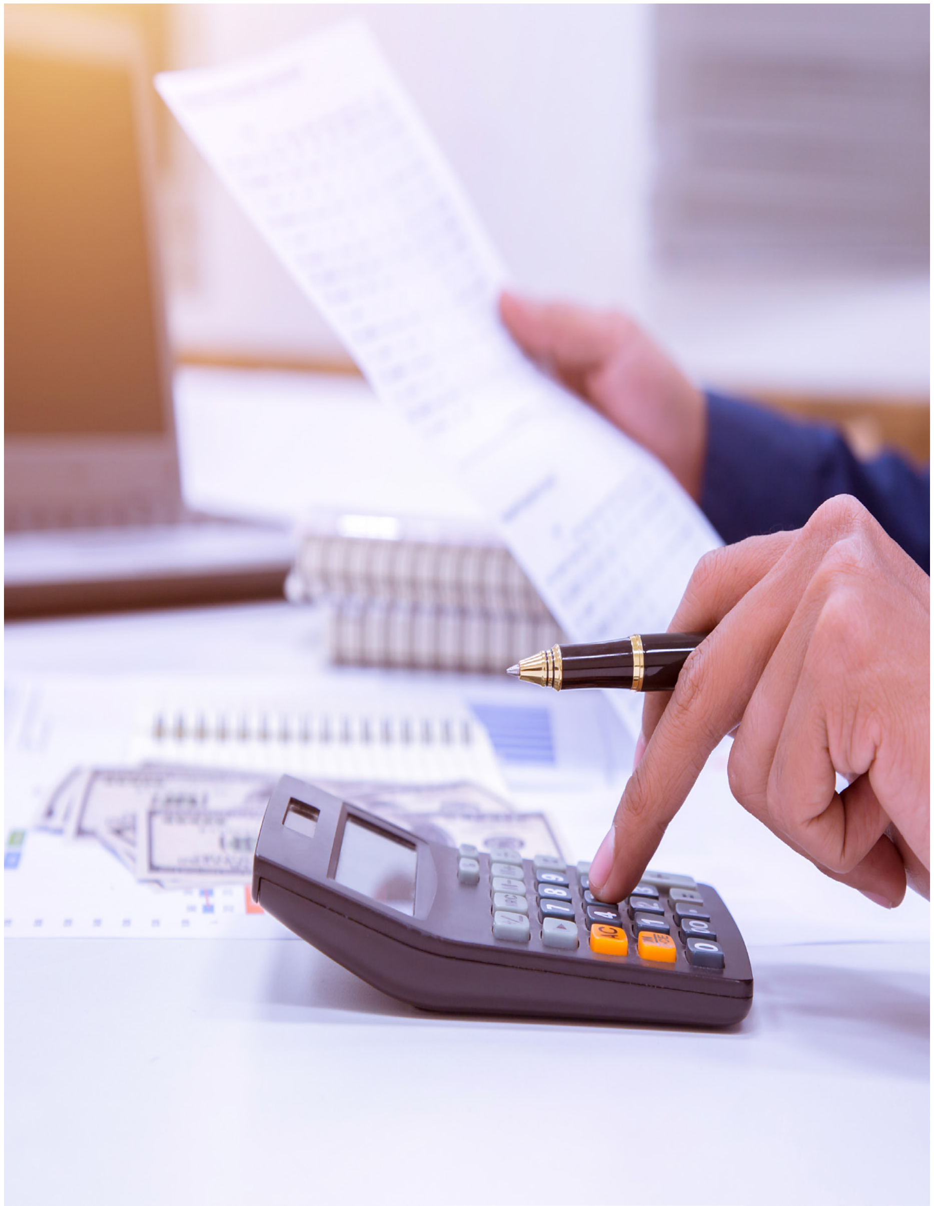
Fee Sensitivity and Negotiation

Our team adheres to a transparent fee structure through an annualized flat rate for our services & advice. In this arrangement, our team's compensation is aligned with the performance of the assets that we manage on your behalf. There are no commissions, placement fees or any economic benefit for us to choose one product over another.

If it is determined that engaging an outside manager is the best option for a particular part of your portfolio, it is our duty as a fiduciary to ensure that their fee is competitive. We leverage both the size of our team and the HighTower Partnership to negotiate the lowest management fee possible.

Tax Management

Our resources help you navigate the tax landscape in a manner that maximizes the value of your assets while minimizing your yearly tax preparation.



Minimize Tax Obligations to Maximize Results

- Proactively harvest losses across investments
- Consider each entity's tax treatment when allocating investments

Coordinate Tax Filings

- Estimate gains and/or losses on taxable accounts
- Estimate returns for Alternative Investments
- Tax summaries, 1099s and K1s provided to clients and CPAs ahead of filing deadlines*

** see annual tax process section for more details*