

# Portfolio Management



## Investment Philosophy

It has been our experience that investment success is usually determined through an unwavering commitment to a set of clearly defined investment principles.

### ■ The following principles define our investment philosophy:

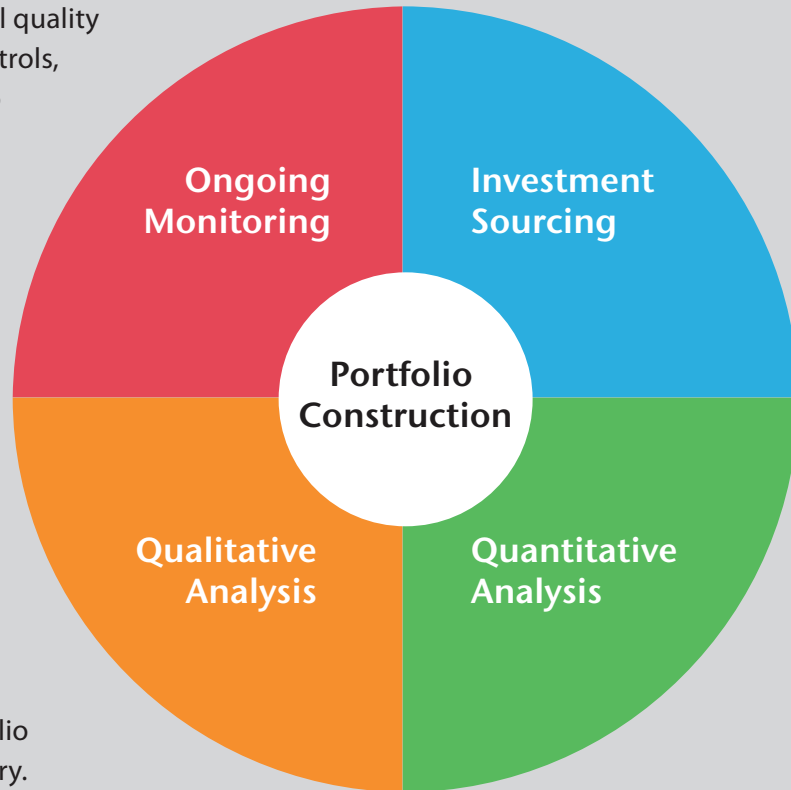
- Put all investment plans in writing.
- Market timing is not an investment strategy.
- Long-term investors should remain fully invested, unless it is clearly not prudent to do so.
- Chasing “hot” performance inevitably leads to poor results.
- Use asset allocation and style diversification to help reduce risk and possibly increase returns.
- Never let emotional decisions replace rational judgment.
- Partner with an advisor who takes the time to make sure that you understand the realities of the investment climate and your financial decisions.

### ■ At Highland Trust Partners, you can rely on us to:

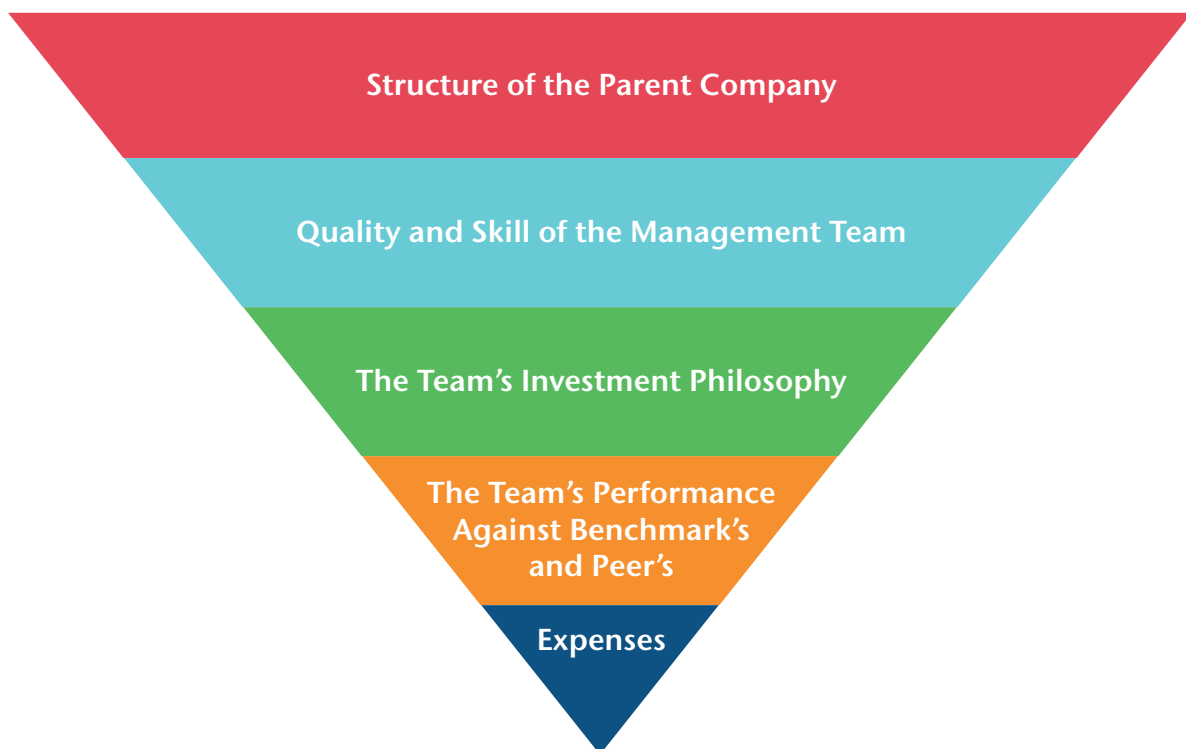
- Conduct a thorough, tailored analysis of your investments and financial objectives.
- Provide recommendations to help resolve concerns and assist in developing a timetable for pursuing your investment objectives.
- Deliver a client service statement that assures you that our service will be excellent.
- Conduct quarterly reviews of your investment and financial goals to help ensure you remain on track.
- Dedicate our full team of financial professionals to our relationship with you, including two CERTIFIED FINANCIAL PLANNER™ professionals, and our client service representatives.
- Collaborate with your extended team of professionals, including CPAs, attorneys, insurance specialists, and more.
- Serve your best interests at all times.

## Our Process

- Our process brings institutional quality portfolio construction, risk controls, and manager selection tools to the individual investor.
- Models span the risk spectrum and feature stocks and/or bonds as well as real assets (including real estate and infrastructure).
- Highland Trust Partners selects institutional quality, respected managers for inclusion in the model program.
- The Highland Trust team constantly monitors the portfolio and makes changes as necessary.



## Our Investment Manager Selection Criteria



# Our Building Blocks

## Passive

- Lower cost core of portfolio
- Used in liquid, efficient markets

## Active Index

- Seeks to add value with style hits in liquid markets
- Cost effective

## Active

- Seeks inefficiencies and may offer downside protection
- More expensive, used selectively

# Our Three Core Portfolios

## 1. Dividend Stock Income Portfolio (DSIP)

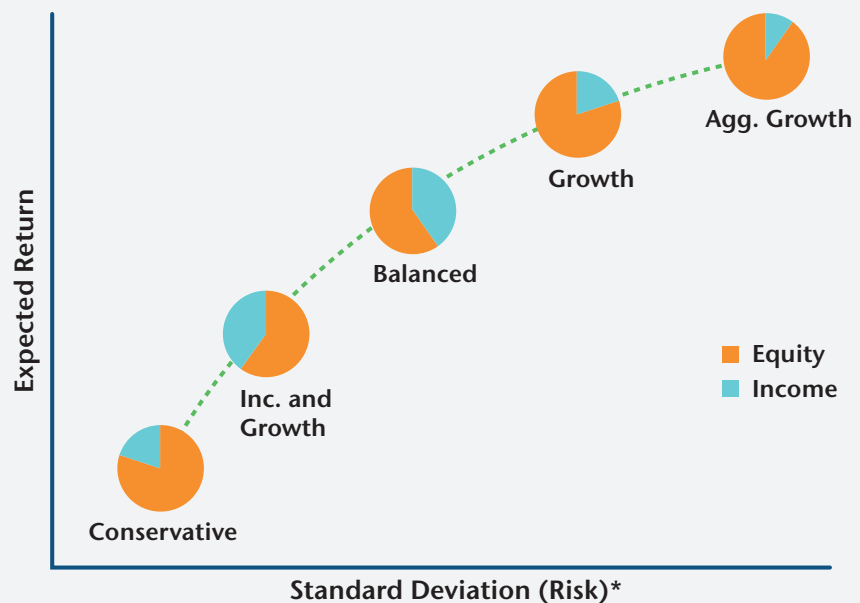
The Dividend Income Portfolio is designed as an allocation strategy between equities and fixed income with emphasis on producing income through dividends while also providing opportunity for growth. The equity sleeve is heavy in US companies representing those paying above average dividend yields. There are four core risk allocations for DSIP.

## 2. Blue Chip Allocation Portfolio (BCA)

The Blue Chip Allocation Portfolio is designed as an allocation strategy between equities and fixed income with an emphasis on reinvestment and growth. The equity sleeve is heavy in US companies representing the larger names of the S&P 500 Index as well as a mix of mid cap, small, and foreign stocks. There is a portion of the portfolio invested in alternative investments as a hedge against the equity markets. There are four core risk allocations for BCA.

## 3. Equity Income Portfolio

The Equity Income Portfolio is designed as a balanced strategy between equities and fixed income with emphasis on income through dividends and interest. The equity sleeve is heavy in US companies representing those paying above average dividend yields. There are three core risk allocations for Equity Income.



\*Standard deviation is a historical measure of the variability of returns relative to the average annual return. A higher number indicates higher overall volatility.

## Our Mission

To provide families direction with the goals they want to achieve in life .

## Our Core Values

Integrity | Service | Value | Knowledge | Objectivity

We will:

- Promptly, completely, and candidly answer all of our clients' inquiries.
- Monitor and evaluate our clients' progress.
- Seek to anticipate the needs of our clients.



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