

# 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:

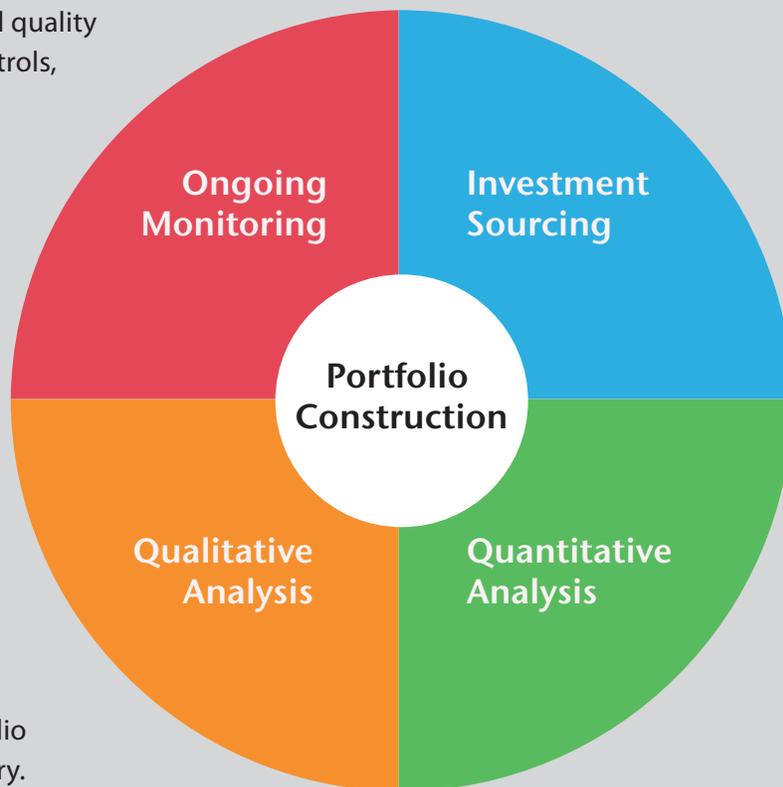
- Put all investment plans in writing.
- Market timing is not an investment strategy.
- Long-term investors should remain fully invested, unless it is clearly not prudent to do so.
- Chasing “hot” performance inevitably leads to poor results.
- Use asset allocation and style diversification to help reduce 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:

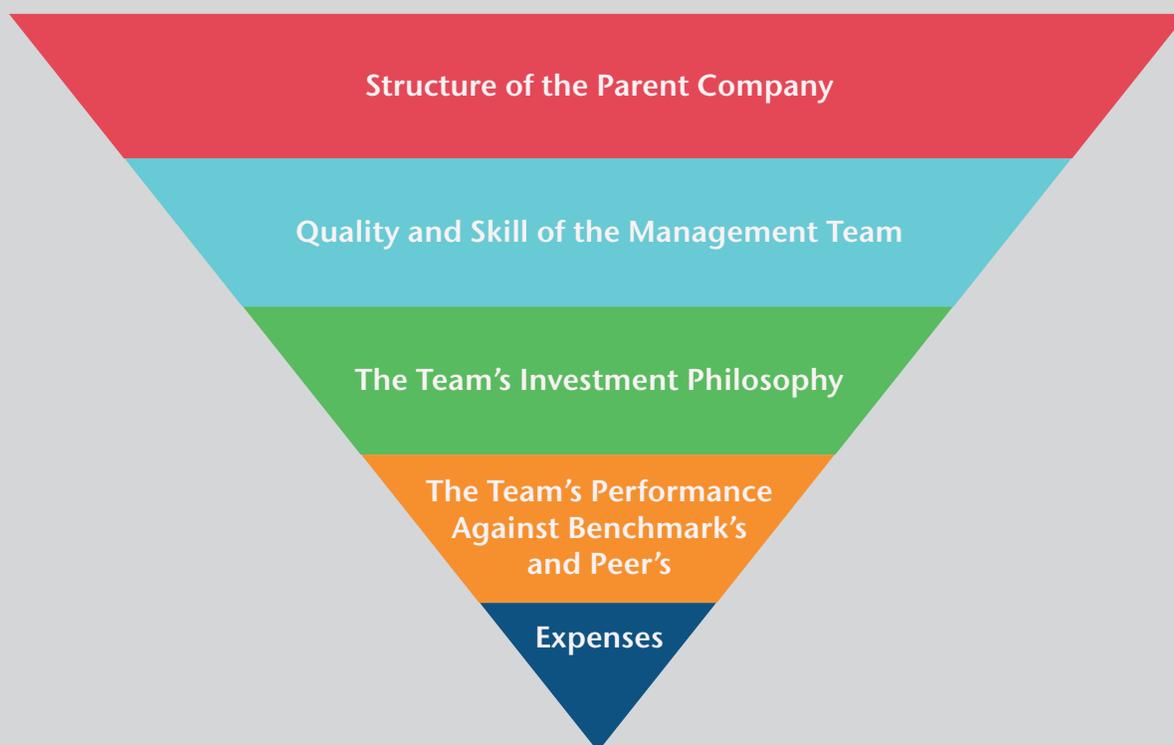
- Conduct a thorough, tailored analysis of your investments and financial objectives.
- Provide recommendations to help resolve concerns and assist in developing a timetable for pursuing your investment objectives.
- Deliver a client service statement that assures you that our service will be top notch.
- 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

## HTP's Three Core Portfolios

### 1. Dividend Stock Income Portfolio (DSIP)

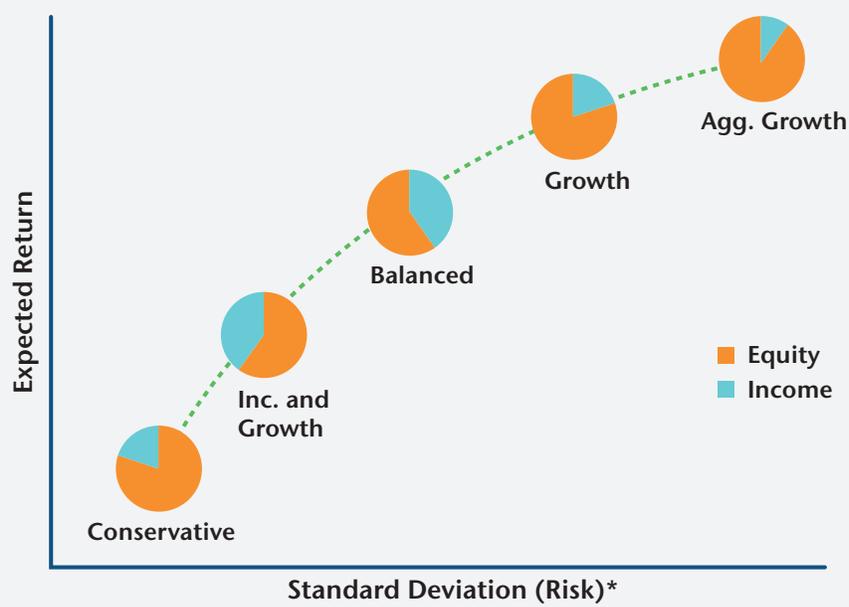
The Dividend Income Portfolio is designed as an allocation strategy between equities and fixed income with emphasis on producing income through dividends while also providing opportunity for growth. The equity sleeve is heavy in US companies representing those paying above average dividend yields. There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

### **Mark Cross, AIF®**

Founding Partner

[mark.cross@](mailto:mark.cross@highlandtrustpartners.com)

[highlandtrustpartners.com](http://highlandtrustpartners.com)



Mark is an independent financial advisor and Accredited Investment Fiduciary,® (AIF,®). He

focuses primarily on retirement, estate, and investment planning. Mark takes great care in helping clients develop a plan tailored to their needs by simplifying the process, allowing them to make well-founded, intelligent, and confident financial decisions.

Mark received a BS in economics with a concentration in finance from the University of Georgia. He began his financial services career in 1986 and brings more than 30 years of experience in the financial services industry to individuals, families, and business owners seeking customized strategies as they prepare for or live in retirement.

Before establishing Highland Trust Partners—an independent financial planning and wealth management firm—in 2015, Mark managed a successful financial services practice at Wells Fargo Advisors

for two decades and was a member of the Wells Fargo Advisors Premier Advisor Program which is based on performance and production criteria, and reflects a superior level of professional achievement.\* Mark joined Wachovia Securities, the Wells Fargo Advisors predecessor firm, in 1993. Previously, Mark was a financial advisor and branch administrative officer with a regional investment company located in Atlanta.

Mark is a sought-after speaker on a broad range of financial topics, including personal investment planning, and he's had articles published in the *Athens Banner-Herald*. Mark serves on the Advisory Board of Integrated Financial Group, which is listed as one of the Top 25 Financial Planning Firms in Atlanta by the *Atlanta Business Chronicle* in 2015 (based on assets under management). He's a past member of the finance committee at Athens First Methodist Church and the Parent's Advisory Committee for Prince Avenue Christian School. He also teaches Partners Sunday School class and previously served as president. Mark also serves as President of the Board of Trustees for Kappa Alpha fraternity at the University of Georgia. He served on the

Advisory Board of the UGA College of Family Financial Planning & Gardner Webb University College of Financial Planning. He is a former member of the University Greek Housing Steering Committee and the Investment Management Consultants Association (IMCA).

Mark enjoys spending time with his wife, Frances, and their seven children as well as attending college athletics, playing an occasional round of golf, and hunting with his friends.

### **Jason Norton, CFP®**

Founding Partner

[jason.norton@](mailto:jason.norton@highlandtrustpartners.com)

[highlandtrustpartners.com](http://highlandtrustpartners.com)



Jason is a CERTIFIED FINANCIAL PLANNER™ Professional and a founding partner of Highland Trust

Partners. He began his financial services career while still in college. A consumer economics major from Alpharetta, Georgia, Jason transferred from the University of West Georgia to UGA. Through an internship, he obtained a position with the Wells Fargo Advisors

\* The Premier Advisor distinction is held by a select group of Financial Advisors who meet or exceed Wells Fargo Advisors' high standards as measured by one or more of the firm's criteria for revenue generation, educational attainment, and client-service best practices.

## Our Team

predecessor firm, Wachovia Securities. While the position began with some simple administrative responsibilities, things quickly changed.

Following his graduation from Georgia, Jason had the option to join his family's cryogenics business. However, a position had been created for Jason on Mark Cross' team, and he accepted. He was named a financial specialist and placed on the junior broker track. Following the completion of his Series 7 securities representative examination and the junior broker program, Jason obtained his CERTIFIED FINANCIAL PLANNER™ certification.

Jason is actively involved in the Athens community as past president of Rotary (2009-2010) and former president of L.E.A.D. Athens. He is also a member of the Investment Management Consultants Association (IMCA). He regularly returns to UGA to speak to undergraduate classes in consumer economics about investing and financial planning.

Jason and his wife, Christy, were married in 2008 and are the proud parents of their son, Drew, born in 2010.

**Chris Caldwell, CFP®, CRC®, AIF®, MBA**  
Founding Partner, Director of Retirement Planning  
[chris.caldwell@highlandtrustpartners.com](mailto:chris.caldwell@highlandtrustpartners.com)



Chris is a CERTIFIED FINANCIAL PLANNER™ professional, Certified Retirement Counselor®,

Accredited Investment Fiduciary®, and a founding partner of Highland Trust Partners. His primary focus is on corporate retirement plans and retirement, financial, and estate planning for families. Chris seeks to help families reduce financial stress by organizing their finances and developing strategies aligned with their goals and values. He helps businesses design retirement plans that are noticed and appreciated by employees with the goal of helping workers retire on time with the assets they require for retirement.

Based on experience, Chris knows that financial independence is the number one goal most people have for their lives in retirement. His clients rely on him to help them identify and overcome challenges along the path to retirement, anticipating and

seeking to avoid obstacles that could come between them and their goals.

Chris received both his undergraduate and graduate degrees from the Terry College of Business at the University of Georgia. He began his financial services career in 1996 and has experience in trusts, investments, insurance, and banking. Chris has concentrated his efforts over the years on enhancing his financial knowledge to assist clients by earning three accredited professional designations, which combined require more than 30 hours of continuing education each year.

Before joining Mark and Jason to establish Highland Trust Partners, Chris was Vice President of Investments at Wells Fargo Advisors, LLC. Chris was one of only 300 advisors at the firm to be recognized in the Wells Fargo Advisors Retirement Plan Consultants Program, a program open to select advisors specializing in corporate retirement plans. Prior to Wells Fargo Advisors, Chris worked with Wachovia Securities, SunTrust Trust & Investments, and ING.

Chris has been a contributing writer to the *Athens Banner Herald* newspaper and *Southern Distinction* magazine. He

## Our Team

is an adjunct professor at Piedmont College, teaching several business courses and occasionally lectures to classes at the University of Georgia. He serves as a board member for St. Mary's Hospital, Highland Hills Retirement Village, Athens Rotary Club Foundation, and the Piedmont College Advisory Board. He is listed as a preferred financial planner by the Dave Ramsey Program and facilitates the Financial Peace workshop to churches and civic organizations.

Chris and his wife, Heather, were married in 1999 and have two children, Seth and Natalie.

**Amy Parrish, AWMA®**  
Senior Wealth Advisor  
[amy.parrish@highlandtrustpartners.com](mailto:amy.parrish@highlandtrustpartners.com)



Amy has worked as a trusted advisor to families and businesses since 1992.

Amy holds the Accredited

Wealth Management Advisor designation from the College for Financial Planning. She develops close personal relationships with her clients allowing her to understand and address their unique needs. It is her goal to help them be more purposeful with their wealth.

Specifically, Amy specializes in financial planning, estate planning, planning for transitions, strategic wealth distribution, charitable giving strategies, asset allocation, and the evaluation of investment managers.

Amy received a degree in political science with a concentration in global policy studies from the University of Georgia.

Amy enjoys spending time with her husband, Bob, and children, Lindsey and Brooks. As a family, they are actively involved in their church, Athens First United Methodist. Amy has been and continues to be active in helping her community. She is a past president for the Junior League of Athens, Athens Area Cancer Auxiliary, L.E.A.D. Athens Steering Committee, and Prevent Child Abuse Athens. She is a graduate of Leadership Athens and had a past appointment to serve on the Child Protective Services Statewide Citizen's Review Panel.

Amy was appointed to the Oconee County Schools Board of Education in July 2016. She serves as chair of the Economic Education Committee for the Oconee County Chamber of Commerce and is a member

of the Rotary Club of Oconee County.

Amy has completed several marathons and distance relay races. She enjoys socializing with friends and family through these types of events, local 5k races for charity, and during training.

**Tomekia Jackson**  
Director of Operations  
[tomekia.jackson@highlandtrustpartners.com](mailto:tomekia.jackson@highlandtrustpartners.com)



Tomekia joined Mark, Jason, and Chris when they formed Highland Trust Partners in 2015. As

director of operations, her primary focus is management of the firm's day-to-day operations. She is the key contact for clients, serving client accounts and responding to inquiries, and is responsible for managing partners' calendars, budgeting office expenses, organizing seminars, and developing marketing strategies. Tomekia is also the team's website administrator and manages the firm's interns and receptionist.

Tomekia joined Wachovia Securities (which later became

## Our Team

Wells Fargo Advisors) in 2005 as client associate for Mark and Jason. Today, she performs many of the same duties she performed while with Wells Fargo Advisors. Tomekia was recognized on many occasions for her diligent work ethic in assisting clients, training fellow client associates, and supporting other advisors when needed.

Tomekia has extensive experience in banking. Before joining Mark and Jason, she worked for First American Bank, Wachovia Bank, and Athens First Bank. She has held multiple positions including teller, customer service manager, and assistant branch manager. Tomekia's knowledge of banking transactions and lending is an asset to clients of Highland Trust Partners as well as to Mark, Jason, and Chris.

Tomekia and her husband, Anthony, have been together since 2004 and have a daughter, Megan, who was born in 2007. Tomekia has been involved with numerous charities over the years, with a particular focus on March of Dimes.

### April Giddeons

Client Service Associate



April joined Mark, Jason, and Chris when they formed Highland Trust Partners in 2015. As client service

associate, April works directly with Tomekia to address the needs of all the firm's clients, which include but are not limited to the opening of accounts, distribution of funds, and the scheduling

of meetings. April is also responsible for helping clients understand the firm's technology and addressing problems with account access.

April joined Highland Trust Partners after three years as the office manager of another LPL Financial office in Athens which was acquired by Highland Trust Partners. Prior, she worked for four years as an associate with a local Edward Jones Office. April is a Registered Paraplanner and is instrumental in developing financial plans for clients. Her knowledge of the industry and client relations is a tremendous asset to Mark, Jason, Chris, Amy, Tomekia, and the firm's clients.

April and her husband, Michael, were married in 1992 and have two sons, Joshua and Daniel. They actually have three children if you count their miniature Schnauzer, Scooter.

## Your Information Is Secure



Our Wealth Management System employs the most advanced security features and protocols to keep your data safe, private and secure, 24/7/365. Comprehensive security protection measures include password protection, secure socket layer encryption, firewalls, intrusion detection, audits, inspections and more. You can be confident that your important information is safe and secure.

Non-Transactional • Password Protection • Highest Encryption • Secured Data • Routine Security Testing

# Our Commitment to You

## Our Mission

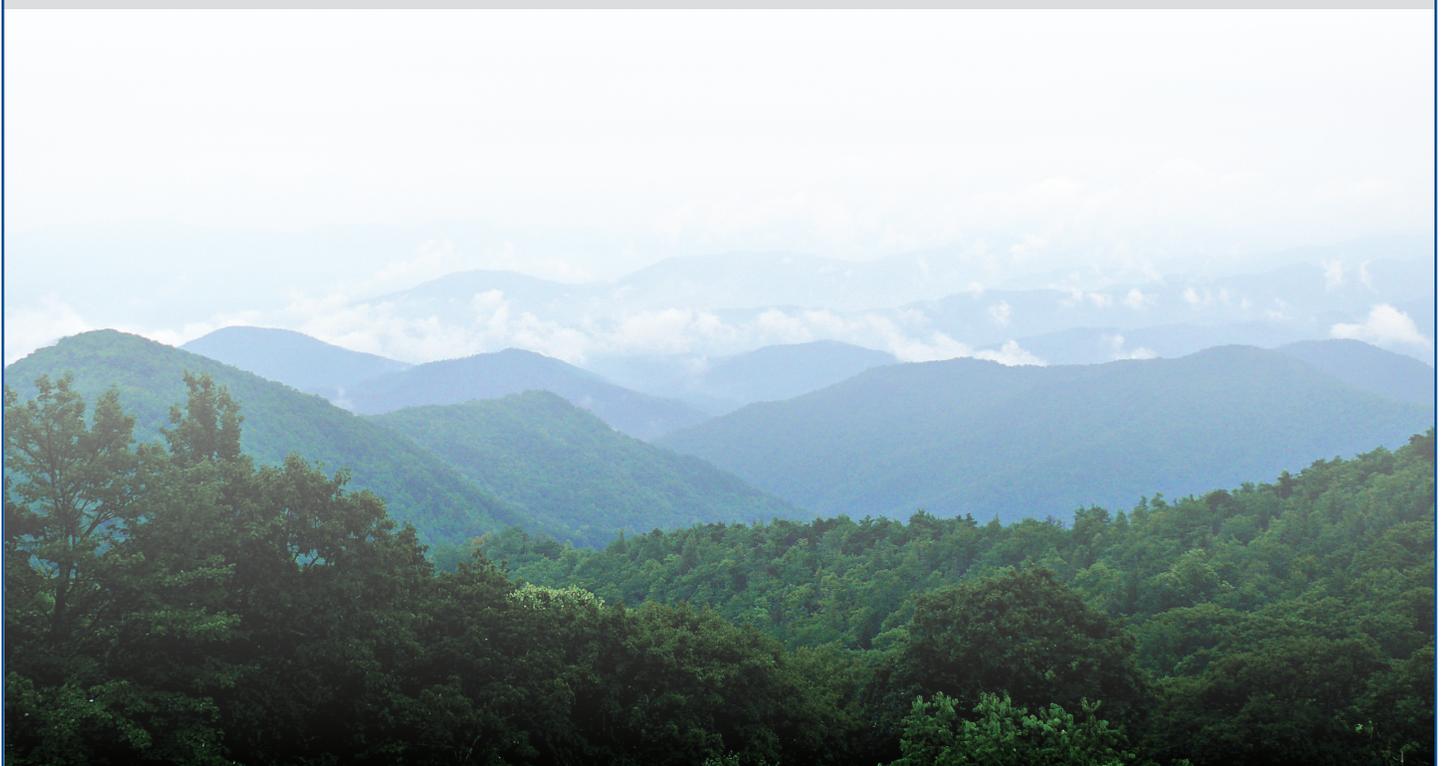
To provide families direction with the goals they want to achieve in life.

### 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.

## Our Core Values

- Integrity
- Service
- Knowledge
- Objectivity
- Value



1077 Baxter Street, Suite 600  
Athens, GA 30606  
706-850-4965 (office)  
[www.highlandtrustpartners.com](http://www.highlandtrustpartners.com)



Securities offered through LPL Financial, Member FINRA/SIPC. Advisory Services offered through IFG Advisory, LLC, a registered investment advisor. Highland Trust Partners and IFG Advisory, LLC, are separate entities from LPL Financial. All investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.