# MORE PRINCIPLED WEALTH MANAGEMENT

*We're a fee-only advisor, so we accept no commissions, outside fees or third-party payments.*

*You won't be subject to typical conflicts of interest associated with commissioned or fee-based brokers or investment professionals.*

*We use Modern Portfolio Theory, a Nobel Prize-winning investment philosophy shared by some of the world's largest institutional investors.*

*Asset-class diversification reflects your investment needs, while mitigating risk for capital preservation.*

*You know how your wealth is managed and what it costs, for a true return on your investment.*

*Wealth management designed to provide both peace of mind and financial security.*

There are things we do in the course of our work and things we don't do. These are our principles. They define the services we provide as a Registered Investment Advisor and help ensure our clients' satisfaction with those services.

## Relationships built on trust and service, not on volume

The philosophy of long-term investing applies to us as well as our clients, so we focus on relationships instead of individual transactions. If you choose us as your advisor, our relationship will be built on trust and service, not on volume. As an independent, objective advisor, we won't subject you to the typical conflicts of interest associated with commissioned or fee-based brokers or investment professionals.

We provide access to a virtually unlimited universe of investment choices. Over time, we demonstrate the value of patient, disciplined investing, giving you the peace of mind that successful investors maintain through changing economic cycles.

## We're fiduciaries, so we hold ourselves to a higher standard

High net worth individuals have a wide range of investment options, so we appreciate the opportunity to share an overview of what we do and how we do it. We're fiduciaries, so we hold ourselves to a higher standard. We believe the principles we use to meet that standard offer a way to achieve financial security and create the lives you want for yourself and your family.

We look forward to discussing your investment objectives in greater detail.

DIXON HUGHES WEALTH ADVISORS LLC

MORE PRINCIPLED WEALTH MANAGEMENT®

## MORE PRINCIPLED COMPENSATION

Our relationship with you is built on trust. We build that trust by offering unbiased, objective investment advice—advice that avoids any appearance of impropriety. We're a fee-only advisor and the principles behind that choice form the foundation of our business. We accept no commissions, outside fees or third-party payments. Unlike commissioned brokers or investment professionals, we focus on your portfolio's goals—not on specific transactions. The decisions we make about your portfolio are made with your best interests in mind.

### We can offer most load funds as no-load funds

As a fee-only advisor, we can choose from a virtually unlimited universe of available investments when building and managing your portfolio. This lets us match investment strategies with your objectives, instead of relying on the comparatively limited investment choices provided by brokers, banks and independent broker-dealers. Because load funds don't pay commissions to fee-only advisors, we can offer most mutual funds at net asset value, turning load funds into no-load funds.

### Our success is based upon yours

We'd be pleased to show you a comparison of your current total costs of investing versus our fee-only approach. The bottom line is that our success is based upon yours—which is the way it should be.

## MORE PRINCIPLED CLIENT SERVICE

Our relationship with you begins with a comprehensive evaluation of your goals. We look at cash flow needs, tax strategies, insurance requirements and college, retirement and estate planning. Understanding what you face in life, we can build a portfolio that responds to your changing financial status, investment objectives and risk tolerance.

### Going beyond monthly statements and quarterly performance reports

We monitor our portfolios on a continuous basis. Our commitment to you as a client goes above and beyond monthly statements and quarterly performance reports. We emphasize open communications, so we meet with you, talk on the phone and offer periodic market updates on our website, to keep you informed about your portfolio's performance and give you a better understanding of financial markets. There are no hidden fees or charges, so you always know how your wealth is managed and what it costs, for a true return on your investment. And we don't take custody of your assets–they're held by an independent third party.

### Wealth management designed to provide peace of mind and financial security

Our commitment to full disclosure and accountability, combined with attentive, personalized client service, often comes as a pleasant surprise to new clients. We'd welcome the opportunity to show you a higher level of client service and how it fits within a more principled approach to wealth management—one designed to provide both peace of mind and financial security.

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# MORE PRINCIPLED AND RESOURCEFUL INVESTING

The principles of Modern Portfolio Theory guide our investments on your behalf. Modern Portfolio Theory has shaped U.S. trust law and is a chosen approach of some of the world's largest endowments, pension funds and foundations.

In our view, Modern Portfolio Theory's fundamental value is the way it uses asset-class diversification to build a portfolio designed for the individual investor, reflecting the preferred level of risk, performance and cash flow needs. It also offers a proven way of mitigating risk and dampening volatility, which is critical for capital preservation.

### Access to funds and research available only to a select group of qualified firms

Modern Portfolio Theory requires a wide range of investment possibilities to achieve full asset-class diversification, so it meshes perfectly with our fee-only services. We also have access to institutional funds that aren't available through traditional retail channels. Combining these options with research from some of the world's leading financial academics helps us maintain best practices in investing and wealth management.

### Affiliation with Dixon Hughes PLLC—the largest CPA firm headquartered in the Southeast

As an added value, our relationship with our parent company, Dixon Hughes PLLC, gives you access to the financial strength, experience and insights of the largest CPA firm headquartered in the Southeast. Of course, we can work with the CPA firm of your choice, as our policy is to coordinate our services with the right tax strategies for you.

## MODERN PORTFOLIO THEORY—USING ASSET-CLASS CORRELATIONS FOR MAXIMUM DIVERSIFICATION AND REDUCTION OF VOLATILITY

Modern Portfolio Theory (MPT) begins with the premise that it's less risky to invest in several non-correlated asset classes than to place all of one's wealth in one asset class. It builds on that basic principle of diversification to a level that increases the likely return while decreasing overall risk. MPT considers more than just asset-class diversification. It also considers the number of asset classes to be used, the percentage of the total portfolio in each asset class and the correlation among them. This potentially allows for both lower risk and superior returns.

We select investments to generate the highest returns consistent with the specific level of risk you choose. By analyzing and using asset-class correlations, MPT allows the choice of decreasing risk while maintaining a potential level of return or increasing your potential returns while maintaining your current level of risk.

For a more in-depth explanation of this Nobel Prize-winning investment methodology and how it can benefit you, contact us for a complimentary consultation with a Dixon Hughes wealth advisor.

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