

The Investment Management System

Start taking the steps toward meeting your unique financial goals and objectives.

TIMS program basics

The Investment Management System (TIMS) is a money management program offered through financial advisors affiliated with Cadaret, Grant, a national independent broker/dealer and Registered Investment Advisor. The TIMS program provides you with a personal investment strategy based on your goals, timeframe, and tolerance for risk. A wealth of resources is available to your financial advisor so that he or she can select the investments that are right for you. A full spectrum of investment choices is available including equities, bonds, CDs, UITs, exchange traded funds (down style), no-load and load-waived mutual funds. Added features of the TIMS program are detailed account statements and performance reports that are sent to you each quarter to keep you abreast of the movements within your portfolio. Your advisor is compensated based on the value of your account rather than commissions or transactions. Unsurpassed service and a professional working environment are hallmarks of the TIMS process.

Why invest with TIMS?

Investing on your own is a challenging and daunting task, even for the savviest investor. With the thousands of investment choices available to investors, it takes a professional with knowledge and experience to select the investments that will best suit your portfolio. A financial advisor can provide that expertise and help you stay focused on your long-term financial goals. "Do-it-yourself" investors often buy and sell with their emotions rather than basing their investment decisions on the sound financial advice of a professional. Smart investors take comfort in a financial advisor's professional guidance and disciplined investment process.

How can TIMS help you?

For years, sophisticated institutional investors have used the investment management process available in the TIMS program. Formulating a portfolio strategy begins with a personalized analysis of your individual situation. An asset allocation strategy is developed based on your goals, timeframe, and tolerance for risk. From there, a portfolio is constructed using multiple asset classes and investment styles. Your financial advisor will then monitor, adjust, and rebalance your investments as necessary.

STEP 1: Discuss / Review

Your investment needs and objectives are unique and specific to your individual circumstances. Whether your objectives are wealth preservation, asset growth, or current income, the solution starts with a detailed discussion with a knowledgeable investment professional.

STEP 2: Develop a personalized asset allocation strategy

Asset allocation is a key component of your TIMS portfolio. It is the process of allocating money among different asset classes depending on your need for capital appreciation, current income, or tax efficiency. Proper asset allocation maximizes your investment strategy based on the financial objectives discussed in step 1, such as your timeframe and risk tolerance. Your Investment Policy Statement (IPS) sets forth how your advisor will implement and manage your portfolio, and delineates your goals and investment strategy. Your IPS serves as the guide for the ongoing management of your portfolio.

STEP 3: Implement the asset allocation strategy with proper investments

Using the TIMS program, your financial advisor can now select investments that will work best within your portfolio's asset allocation strategy. In-depth research and analysis will ensure that the investments are properly diversified across asset classes. With access to a variety of investments, including thousands of no-load and load-waived mutual funds from many prominent money managers, your advisor can create a portfolio to help meet your unique needs.

STEP 4: Monitor your portfolio

Financial advisors using the TIMS program for their clients have access to the latest technology, enabling them to monitor investments and make changes when necessary. This same technology provides you and your advisor with consolidated statements and performance reports, giving you a comprehensive view of your investments. These reports can show your holdings, realized and unrealized gains and losses, quarterly and historic performance, as well as interest, dividends, and expenses for your account.

STEP 5: Portfolio adjustments and rebalancing

Over time, some asset classes may grow at a faster rate than others, causing your portfolio weightings to stray from the original allocations developed by you and your financial advisor. Using TIMS technology, your advisor monitors your portfolio and makes adjustments when appropriate. Because of the breadth of investment options within the TIMS program, your portfolio can be easily adjusted to increase or decrease exposure to various investment categories. All this enables your advisor to closely monitor and reallocate your investments with your best interests in mind.

Put our experience to work for you.

For more information, please contact us.

Shares of mutual funds are not deposits of, or guaranteed or endorsed by, any financial institution; are not insured by the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board, or any other agency; and involve risk, including the possible loss of the principal amount invested. Investment return and principal value of mutual funds will fluctuate so that an investor's shares when redeemed may be worth more or less than their original cost.

Obtain a current prospectus for more complete information, including charges and expenses. Please read the prospectus carefully before you invest or send money. Please refer to Form ADV Part II for complete disclosures regarding our fee arrangements for investment advisory services.



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