

(TIMS) The Investment Management System

Structuring Your Portfolio In today's complicated financial markets, building a quality investment portfolio demands the advice and personal attention of a professional. A financial advisor can help you construct a portfolio that is right for you by identifying the four key elements of your financial independence: your investment objectives, time horizon, investable assets, and risk tolerance. Using TIMS, your advisor is able to analyze these variables and develop a cohesive, customized long-term plan.

Monitoring Your Portfolio

Once your portfolio has been constructed, your advisors will monitor and analyze your investments, advising you of factors such as market changes and economic developments that may affect your investments.

Proper asset allocation and portfolio management is at the core of the TIMS program. If your objective or time horizon changes, your advisor can actively reallocate your portfolio among thousands of investments.

The TIMS Strategy leverages top performance no-load mutual funds

A full spectrum of investment choices is available including equities, bonds, CDs, UITs, exchange traded funds, no-load and load-waived mutual funds. By using TIMS, your advisor is able to cost-effectively allocate your portfolio among multiple investment options.

Reporting Progress

Through TIMS, your advisor can consolidate your portfolio and provide you with timely reports. This enables you to conveniently track your progress toward your investment goals.

Each quarter, you will receive a consolidated report that typically includes the following information:

- » Portfolio appraisal
- » Performance of individual holdings
- » Performance of overall portfolio
- » Realized gains and losses
- » Contributions and withdrawals

Your advisor will review and discuss the information you can expect to receive.

The TIMS Advisory Process

- » Discuss and review financial goals, risk tolerance and time horizon
- » Develop a personalized Investment Policy Statement
- » Implement a strategy with the appropriate investments
- » Adjust and rebalance when appropriate

TIMS is a money management program offered through Cadaret, Grant, a securities broker/dealer and Registered Investment Advisor.

Your advisor is compensated based on the value of your account rather than commissions or transactions. Some funds may contain a transaction fee.

Before opening an account you must receive a Privacy Policy Statement and a copy of Cadaret, Grant & Co., Inc.'s Part II of the SEC Form ADV which discusses all relevant issues.

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 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.

Key Features

- » The advice and guidance of a professional financial advisor
- » Customized investment policy statement
- » Custom portfolio structuring
- » Access to some of the most prominent no-load, load-waived, and no-transact on-fee funds
- » Continuous portfolio monitoring
- » Quarterly, consolidated reports
- » Predictable expenses
- » Flexibility and simplicity

The Investment Management System

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

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