

Lottsa

FINANCIAL SERVICES, INC.

Reasons to partner with LFS to manage your investment portfolio

From the client's perspective, **the best aspect of retaining us for Portfolio Management is that you are free from any day-to-day, month-to-month "worry" about your investments.** Your role becomes more strategic since there is a Plan in place and it is being implemented on your behalf.

Working together, we craft an Investment Policy Statement (IPS) describing your investment goals, needs, risk tolerances, and time horizons, and outlining appropriate strategies to use for the management of your financial assets. Once in place, we will continue to check in to review the plan, including an annual renewal of the IPS.

Why should I work with Lottsa Financial Services as a managed services client?

- **Implementation actually occurs.** Far too often, good advice is sought, offered, paid for, and then filed away with no action taken. We have the IPS to guide our actions as managers, and we proceed to implement it. It's systematic and has follow-through.
- **Balance of risk and reward.** Our investment philosophy is based on Modern Portfolio Theory, which holds that asset allocation is the primary determinant of portfolio performance. Lottsa calculates a customized "target asset allocation" for the client, designed to accommodate constraints and expected to achieve client's rate-of-return goal within appropriate risk parameters. In addition to periodic rebalancing, Lottsa rebalances your portfolio back to target following significant market moves, if the trades are expected to result in a benefit.
- **We respond quickly and rationally to market conditions and opportunities.** Lottsa's disciplined approach removes the emotional component from portfolio management. This systematic approach is particularly important during market extremes and times of political and economic upheaval.
- **Lottsa provides support during life transitions and at decision points.** We work with you to evaluate your options and move forward confidently. Periodic meetings allow us to keep up to date on changes in your situation so that the Plan may be modified as needed. This includes facilitation of making asset transfers as gifts and as inheritance.
- **We monitor account activity daily.** Lottsa reviews account transactions each day as a safeguard against scams or fraud.
- **We are fiduciaries.** Lottsa will exercise its best efforts to act in good faith and in the best interests of the client. Lottsa will provide disclosure to the client of any conflicts of interest. Clients can be confident that Lottsa is always acting in their best interest during our engagement.

