



# IAM

Individual Asset Management

*wherever life takes you*

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portfolio management   ◦   financial planning   ◦   expatriate financial consulting

## Trust your investments to professionals who serve only your best interests.



In today's complex world you need a financial advisor whose professionalism you can trust and whose knowledge you can rely on. That is why clients on four continents come to Individual Asset Management for help with their portfolio management and financial planning concerns.

At IAM, you will be dealing directly with an advisor who holds the highest professional credentials in their field and who has the experience to take a proactive approach to offering guidance specifically tailored to your situation.

To ensure the integrity of our service we do everything possible to align our interests with your own. We serve only private clients and do not accept fees to sell investment products on behalf of other firms. Our fee structure reflects the benefit we bring to your financial future and allows you to try our services before you buy.

Whether you are a U.S. citizen and resident, or are living the expatriate lifestyle, contact us today to discuss how our approach to financial services will bring you peace of mind and keep you on track to realizing your life goals.

Best regards,

A handwritten signature in black ink, appearing to read 'Tom Zachystal', is written below the text 'Best regards,'.

**Tom Zachystal**  
CEO & President

## Portfolio Management

### Experienced Professionals. Personalized Service. Global Perspective.



A well-diversified portfolio is the cornerstone of a successful investment strategy. Core holdings in stocks, bonds, and cash should be combined with asset classes such as real estate, commodities and currencies for maximum benefit. A global perspective is important as many of the world's best investment opportunities lie outside of North America and Europe. At IAM, an experienced portfolio manager works with you, one-on-one, to determine an optimal investment strategy based upon your specific risk and return expectations.

#### THE IAM PORTFOLIO MANAGEMENT SERVICE:

##### Professional Guidance

- Portfolio managers hold Chartered Financial Analyst (CFA) or Canadian Investment Manager (CIM) credentials
- Independent firm, no proprietary products to sell, focus is entirely on private clients
- Performance reporting compared to your personal benchmark

##### Opportunistic Diversification

- Global portfolio allocation in the most economically attractive regions
- Thorough research uncovers which industry groups and asset classes are most likely to outperform
- Risk control by allocating assets to classes that are not well-correlated

##### Personalized Strategy

- Your specific risk & return expectations are respected
- Optimized based upon whether account is taxable or non-taxable
- Quarterly updates and a yearly in-depth review ensure that your strategy always conforms to your needs and to current investment market conditions



#### Professionalism

Trust your investments to a professional who serves only your best interests



## Financial Planning

# Retirement Planning. Children's Education. Estate Planning. Special Situations.



Life is full of twists and turns; life partners, children, and elder parents to care for, changes in employment and marital status, successes and challenges in business and investment, all combine to make the future uncertain but full of possibilities. The IAM financial planning process recognizes this uncertainty and the fact that a comprehensive plan is required that adapts as your situation changes with time. Realizing future goals and dreams and providing for those who depend on you is greatly enhanced with guidance from an IAM professional and a carefully monitored personalized financial plan.

### THE IAM FINANCIAL PLANNING SERVICE:

#### Professional Guidance

- Each IAM financial planner is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional
- The latest technology is employed: Monte-Carlo projections, full cash flow/balance sheet/income statement analysis
- Tax effects and investment asset allocation are incorporated

#### Answers to These Questions

- Do I, or will I, have enough saved for retirement?
- How can I best plan to support my children's education needs?
- My marital status has changed, as have my financial resources and needs - now what?
- How can I assure my loved ones' welfare when I am no longer here?

#### On-going Four Step Process

- Financial goals and resources are determined
- IAM proposes a comprehensive strategy that meets your goals
- You approve the plan and IAM implements the portfolio management aspect
- Monitoring and adjustment over time assures goals are realized



#### Personalized Service

Your goals and resources are unique, we take the time and effort to address your specific needs



# Expatriate Financial Consulting

Global Outreach. Superior Service.

In-depth Experience.



IAM specializes in portfolio management and financial planning services for expatriates. Whether you are an American or Canadian expatriate, or a non-US person with investments in the United States, you will benefit from our specialized expertise in expatriate financial issues. Our knowledge is gained from personal experience as expats and from that of our international clientele living on four continents and involved in a variety of professions. We offer expatriates a unique fee structure, superior communication, and customized investment strategies. Trust an expert - benefit from our experience.

## SPECIAL BENEFITS FOR EXPATRIATES:

### Specialized Knowledge

- IAM portfolio managers and financial planners have many years of personal expatriate experience
- US tax services provided by a tax attorney with 20 years experience in expatriate taxation
- Estate planning services provided by attorney specializing in expatriate issues

### Enhanced Services

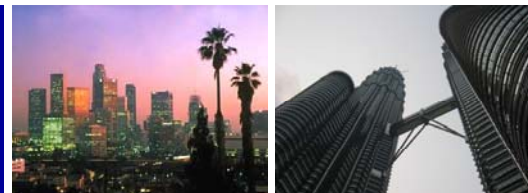
- After-hours telephone number for non-US clients' convenience
- Video conferencing and internet seminars to reach clients no matter where they live
- Yearly one-on-one, in-depth, performance review with your IAM portfolio manager, in person or by video conference

### A World of Investments

- Choice of US or offshore (non-US clients only) accounts
- IAM's direct access to markets world-wide enhances investment and diversification possibilities
- Exchange rate considerations taken into account based upon where you live and where you invest

## Experience

Benefit from the knowledge of consultants who have "been there" - as expatriates, as investors, as business people



## Benefits Summary

### Superior Service

### Clear Fee Structure

### Detailed Reporting

Three service categories assure an appropriate level of assistance for your needs. In addition to the features detailed below, our on-going services include our quarterly newsletter, monthly brokerage statements, and on-line access to your account. With an IAM account, you always know exactly which investments you own and why they are recommended.

#### SERVICES:

##### Portfolio Management

- Discretionary management frees you from time commitment necessary to successfully manage your investment portfolio
- Strategy and target asset allocation are agreed to at yearly consultations and summarized in your Investment Policy Statement
- To better align our interests with your own, IAM's fees are based on a percentage of assets under management or on performance, not on commissions
- IAM provides quarterly account updates and a comprehensive yearly performance review

##### Comprehensive Service

- For clients with \$2,000,000 US or more under our management
- Includes everything in the Portfolio Management Service
- Ongoing financial planning and U.S. tax consultation services included at no extra cost
- Professional portfolio manager and financial analyst available at your convenience to discuss any investment or financial topic
- Yearly in-person meetings with your portfolio manager anywhere in the world - we come to you

##### Portfolio Analysis

- A one-time service consisting of a thorough analysis, comprehensive written report, and a consultation to discuss the results
- Low fee option for investors who manage their own accounts but would like a second opinion from a professional portfolio manager
- Ideal for optimizing returns when there are limited investment options, such as in employer sponsored benefit plans
- Want to know how much value your portfolio manager really adds? IAM will analyze your manager's performance on a time-weighted and risk-adjusted basis, as well as compared to a peer group and benchmarks



#### Clarity

Transparency in performance reporting, fee structure, and service level



## Fee Structure

At IAM, we strongly believe that the fees we charge should reflect the value we bring to our clients. For this reason, our portfolio management fees are charged as a percentage of assets under management rather than on a commission basis. Advisors that charge on a commission basis get paid for selling investment products rather than for providing best guidance. An assets-under-management fee structure means that our compensation increases as we help the value of your portfolio grow, and therefore better reflects our efforts on your behalf.

To further align our interests with your own, where regulations allow we offer our clients the option of a partially performance-based fee structure. Furthermore, we do not accept fees from mutual fund or insurance companies to sell their investment products. We always disclose any additional compensation that we may receive incidentally to the services we provide and we always seek to optimize execution costs on behalf of our clients.

### Portfolio Management

- 1.5% per year for assets under management (AUM) up to \$500,000
- 1.25% per year for AUM between \$500,000 and \$1,000,000, and 1.0% for AUM over \$1,000,000
- **U.S. Residents:** For portfolios larger than \$750,000 there is an optional partially performance-based fee structure where the AUM fees are discounted and a performance fee is charged based upon outperformance of the client's portfolio over an agreed upon benchmark
- **Non-U.S. Residents:** Same performance-based option as above but minimum account size is \$100,000 US instead of \$750,000 US
- Please contact us for details on how performance fee is calculated

### Comprehensive Service

- 1.75% per year of first \$500,000 AUM, 1.25% of second \$500,000, 0.75% on amounts over \$1,000,000
- Or performance-based fee of: 1.5% per year of first \$500,000 AUM, 1.0% of second \$500,000, 0.5% on amounts over \$1,000,000, plus 20% of portfolio performance in excess of agreed upon benchmark (please contact us for details on how performance fee is calculated)

### Portfolio Analysis

- Fee ranging between \$300 and \$2000 based upon required complexity of analysis

### Financial Planning

- One-time initial fee of between \$500 and \$2000 depending upon required complexity of financial plan
- Yearly consultation and updates to reflect your changing financial picture are available for \$200
- Portfolio Management clients with assets under our management greater than \$500,000 receive financial planning services at no additional cost, or at a discounted rate if assets under management are less than \$500,000

### Financial Consulting

- Charged at \$200/hr. for short-term projects or a negotiated rate for longer term projects