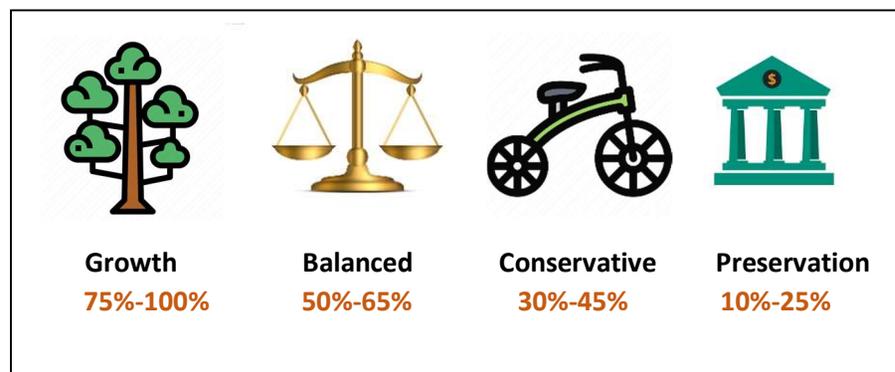


Avista Investment Strategy

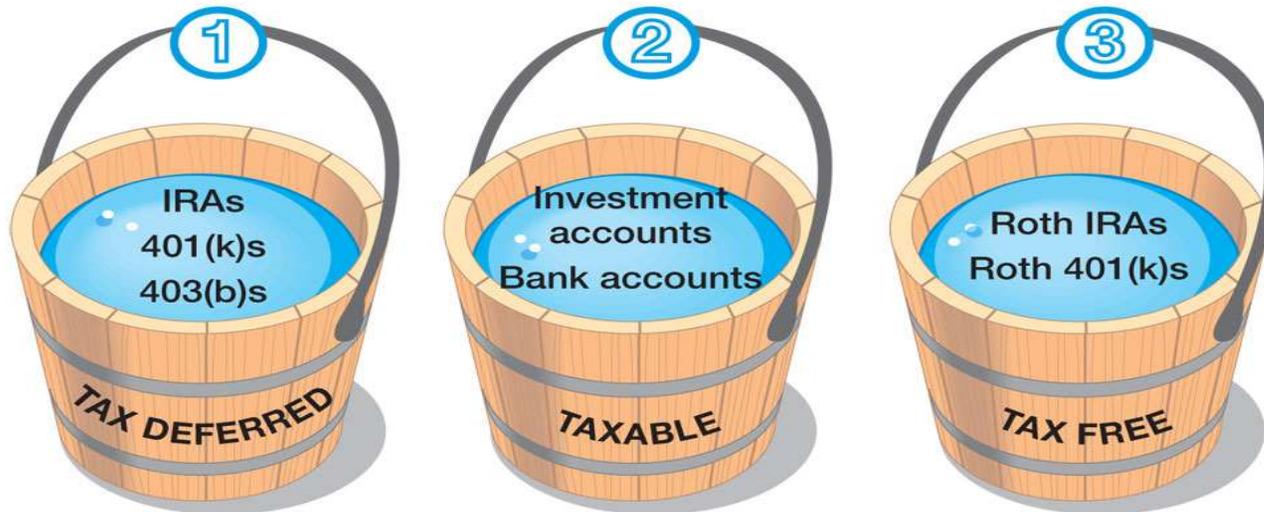
Avista Wealth Management has been a Registered Investment Advisor in Illinois since 2009. As a fiduciary, we are required to always act in our clients' best interests and invest in securities and products that help our clients reach their financial goals. We strive to deliver the highest expected returns consistent with a client's desired level of risk, calculated and observed through a questionnaire and personal interview.

While no two clients are exactly alike, investors often fall into a few basic profiles. All investors seek to maximize their investment returns, but achieving higher levels of return almost always involves taking on higher levels of risk. With this in mind, we separate our investment strategy into four main portfolios: **Growth, Balanced, Conservative and Preservation**. Those investors seeking the highest returns would be placed in the Growth portfolio, which typically holds 75% or more in stocks. Similarly, risk-averse investors would likely be invested in the Preservation portfolio that holds about 25% or less in stocks. The chart below depicts the breakdown between each of the Avista Strategic Portfolios.



Whether you're in the Growth, Balanced, Conservative or Preservation portfolio, you'll likely be holding the same securities but in different allocations. For example, the Growth portfolio may hold 35% in a sector weighted S&P 500 investment, while the Preservation may hold 10% or less. Each of these model portfolios are designed to outperform their custom benchmarks through security and asset class selection; strategic rebalancing; and the minimization of fund fees and transaction costs.

Avista also provides customized portfolio management for clients whose portfolio balance is greater than \$500,000. As a client's portfolio becomes greater in size, we can provide more sophisticated strategies that may produce increased returns while controlling for downside risk through option strategies, structured notes, insurance products and other alternative style investments. Larger portfolios can also benefit by strategic allocation of assets into multiple accounts to increase tax efficiency.



The larger the portfolio, the greater the benefits from tax diversification and minimization strategies. Avista also monitors larger accounts for tax-loss harvesting possibilities to decrease the chances of passing on large capital gains in any tax year.

As our clients move into their pre-retirement years, the creation of a financial plan is critical. After a thorough review of client income, expenses, assets and liabilities, Avista develops financial planning scenarios based on the client's desired retirement spending. Monte Carlo analysis, using 10,000 iterations of potential outcomes, helps us determine whether the client's retirement plan is sustainable and can meet their retirement expectations. If you are interested in a free consultation to determine whether you're on track to meet your financial goals, please contact us to set up an appointment.

Avista Wealth Management: 847-521-4950 or info@avistamail.net