



HAMMOND & ILES  
Investment Management



Strategies and Solutions for  
Institutional and Corporate Investors

# Meet today's challenges





## Investment Management and Solutions Designed to Grow and Preserve Capital

Since 1984, institutions, municipalities, companies, and individuals across the U.S. have trusted us to help them navigate the increasingly complex world of investing, and provide objective, customized investment advice and services.

Hammond Iles Investment Management Institutional Clients Group leverages core and strategic investment philosophies paired with deep industry knowledge and disciplined process to provide a comprehensive suite of investment options, solutions, and personal service that is unmatched in the industry.

Our core values guide us to act in the best interest of our clients, maintain a high ethical standard, and customize strategies to address the complexities facing trustees, investment committees, and directors as they meet today's challenges and plan for tomorrow's responsibilities.



# Plan for tomorrow



“We have a long and successful history of maintaining deep relationships with our clients.”



## Investing Options and Services

No matter where you are across the U.S., we can deliver personalized, one-on-one investment and consulting solutions for your organization and your employees including:

- **Cash management strategies, Core and Strategic**
- **Employer sponsored 401(k), 403(b), and defined benefit plans**
- **Non-qualified benefit plans**
- **Investment management**
- **Insurance protection**
- **Corporate, executive, and family financial services**
- **Charitable planning**
- **Private wealth management**
- **Retirement services for plan participants**
- **Trust and estate planning**



## Our Approach

We take time to listen and understand your unique needs, anticipate opportunities, and customize investment and consulting solutions with integrity and care.

### **Needs Analysis**

To review your objectives, timelines, risk tolerance, liabilities, cash flow, and liquidity.

### **Investment Strategy**

Comprehensive, and tailored to the needs of your organization.

### **Investment Policy**

Documenting your strategy into a statement that guides your decisions.

### **Asset Allocation**

Access to high quality, active and passively managed investments. Individual equity and fixed income securities, both U.S. and international, provide portfolio diversity, liquidity, and transparency.

### **Customized Portfolios**

Designed exclusively for your organization's unique objectives and constraints, to mitigate risk and provide the required level of income and liquidity.

### **Disciplined Investment Management and Rebalancing**

A rules based approach designed with capital preservation and superior performance as main objectives.

### **Proactive, Objective Investment Advice**

Priority access to a team of investment professionals.

### **Portfolio Reviews**

Timely, and scheduled at your convenience.

### **Dedicated, Multi-person Team**

Manages your relationship confidentially, with the highest standard of service.

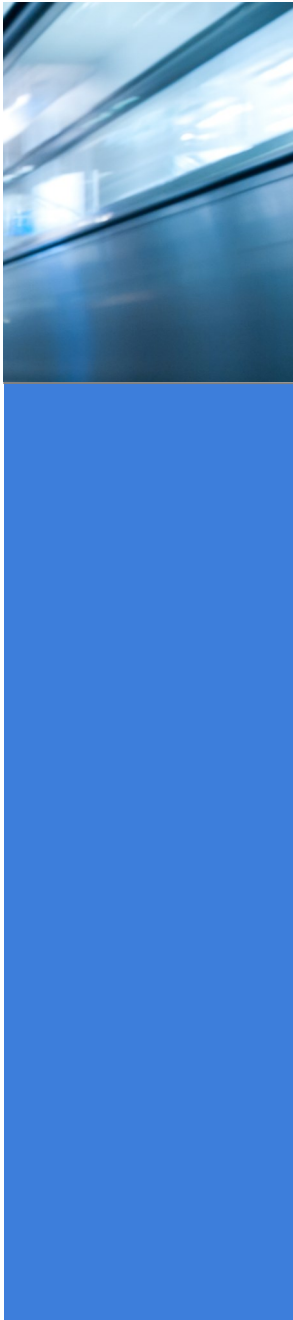
### **Reporting**

Easy to read statements, secure 24/7 online access, notification of trades.

### **Educational Resources**

Designed to help plan participants focus on creating a secure financial future.





“We seek to consistently generate positive absolute returns over the long term, and believe that preserving capital is the foundation for growing wealth.”

## Investment Philosophy

Based on current and prospective economic conditions, the Hammond Iles Investment Committee incorporates proprietary technical and fundamental market research to select broadly diversified asset classes with the potential to outperform their long-term averages. Our investment process is designed to manage risk across various strategies, striving for lower overall volatility and the prospect of increased returns. To supplement our comprehensive analysis, the committee often taps insightful outside information to help augment, or in some instances, challenge a particular strategy. This insight also aids in the development of pending allocation models. As an independent Registered Investment Advisor, we utilize a wide variety of investments and are not tied to any specific companies, thereby allowing an unbiased approach to both construction and execution.

## The Power of Core and Satellite Investing

### Stability, Opportunity, Flexibility

Our well-diversified portfolios are crafted using an actively managed Core and Satellite strategy that varies from traditional asset allocation models which proved ineffective between 2000 and 2010.

Core and Satellite investing seeks to combine the best of both worlds—preservation of principal and opportunity for growth—by wisely incorporating active and passive investments. The Core, comprised of quality, long-term investments that lend stability and diversification, and the Satellite, invested in opportunistic selections that provide potentially greater returns to the overall portfolio.

The relative allocation of the Core and Satellite strategy within the portfolio is contingent upon investment objectives, circumstances, risk profile, and financial market conditions. This balanced approach spreads risk among a number of investments, potentially reducing volatility while producing above average returns.

### You Don't Have to Give Up Stability to Pursue Opportunity

Working in synergy, Core and Satellite selections deliver the benefits of investing in a broad variety of asset classes with the potential to outperform any type of market over the long term. Along the way, this strategy offers the flexibility to make timely changes, alter strategy, or narrow our focus in an effort to preserve and grow your portfolio.

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## The Core for Long-term Stability

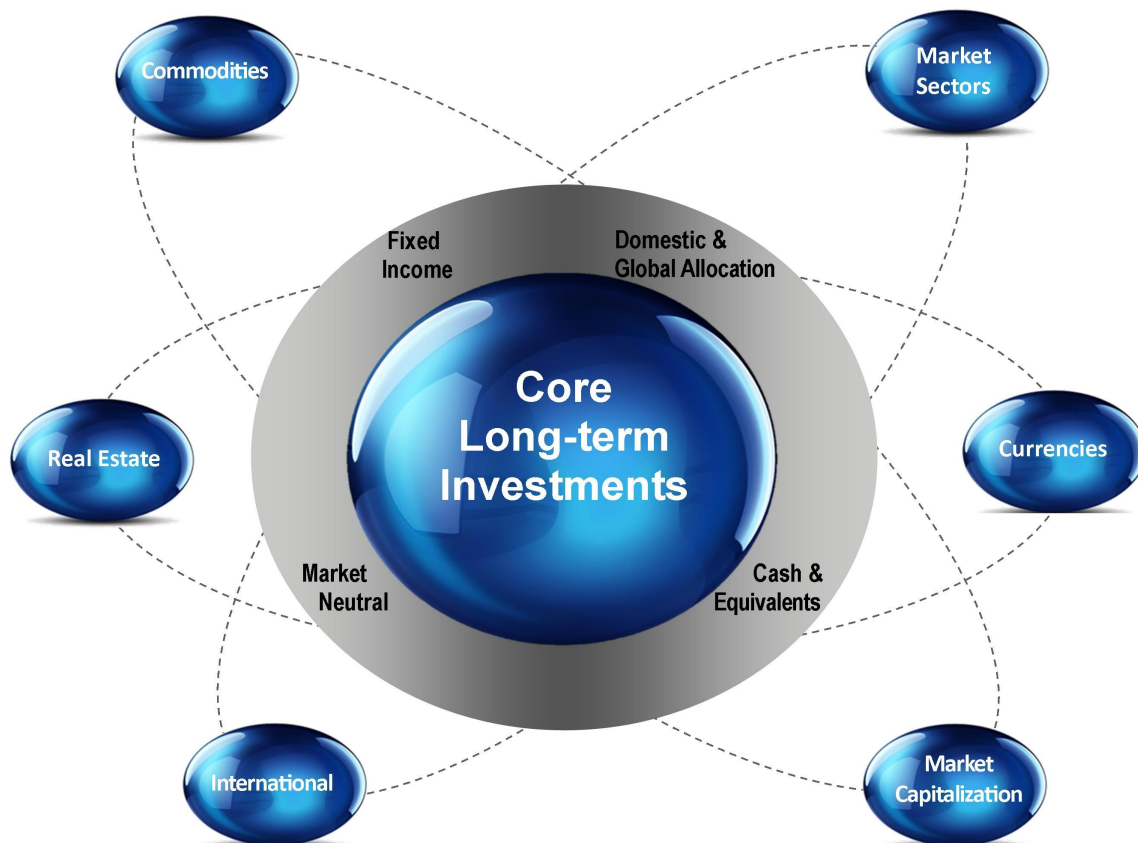
The Core of your investment portfolio acts as a foundation expected to yield positive, stable returns over the long term. The Core, forms 20% to 100% of the portfolio and is comprised of carefully selected investments structured to address your risk tolerance profile and minimize losses during a downturn in the financial markets.

Although Core investments are designed to be held for the long term or until maturity, they are actively monitored and may change based on market conditions and technical indicators.

## The Satellite for Opportunity

Carefully selected Satellite investments complement the Core and seize trends and opportunities, delivering the potential for higher returns. Depending upon your risk tolerance and investment objectives, Satellite selections may comprise up to 80% of your portfolio.

As active, independent managers, we can overweight areas of the market showing relative strength and underweight segments that display signs of weakness. We execute this with active and passive investments focused on equity valuation. Various market sectors encompass developed or emerging international markets, real estate, currencies, commodities, and other unique investment strategies.



Core investments can act as a buffer should market conditions worsen. Satellite investments potentially yield higher returns when market conditions improve. Careful investment management strategy shifts allocations toward either the Core, or the Satellite, based on research and market conditions.



HAMMOND ILES  
Investment Management

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