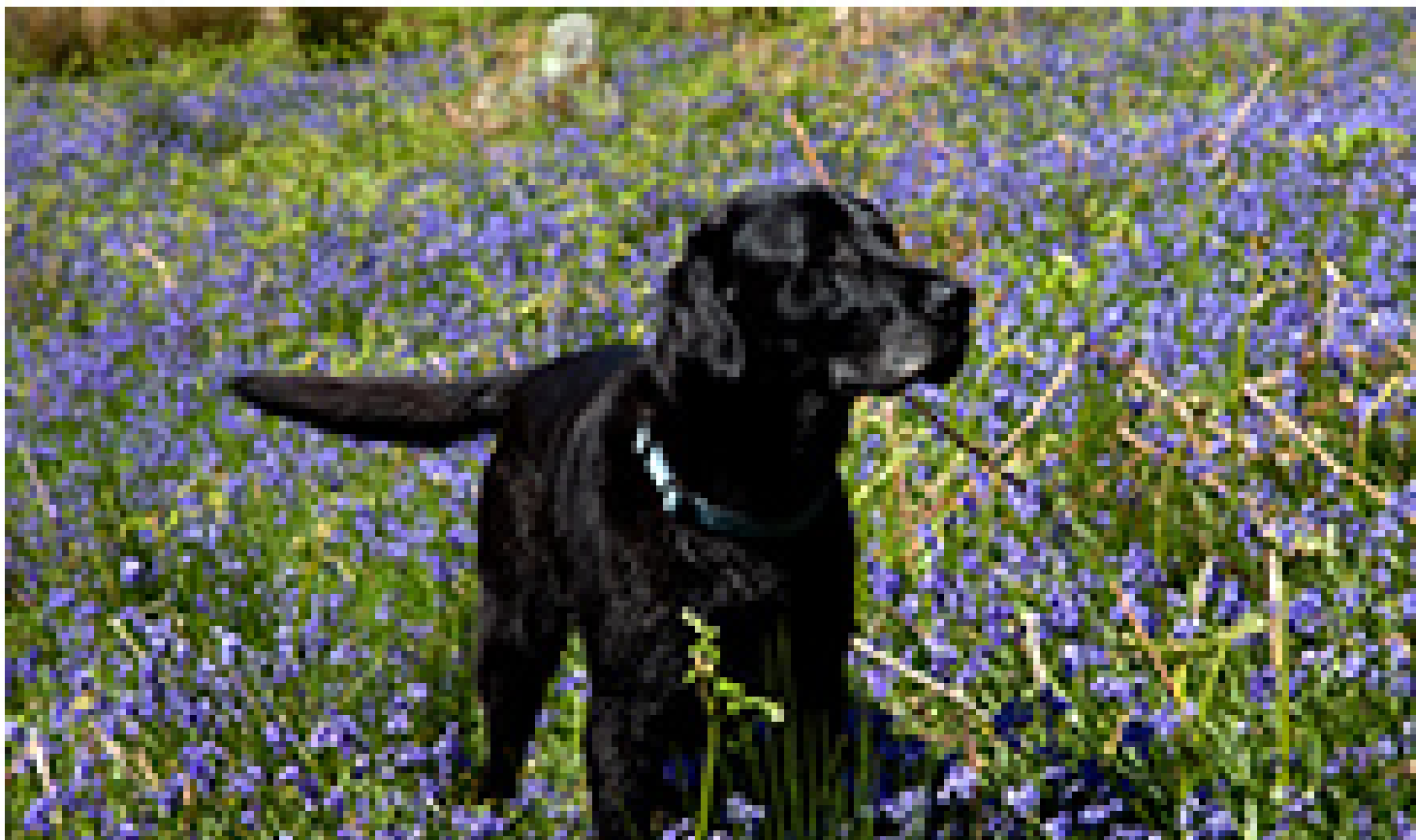


# **South Texas Money Management, LTD.**



## **Helping individuals, individually.<sup>®</sup>**

We provide investment advisory services to individuals, trusts, estates, defined benefit plans, institutions, foundations and endowments.

We believe that you should choose a money manager with the same care you choose your best friend. At South Texas Money Management (STMM) we help individuals, individually. We measure our success by the long term relationships we build with our clients. Our commitment is reflected through personalized service and the credentials of our professionals. Not only do we dedicate two highly qualified investment advisors to each account, we also offer complimentary financial planning services to our clients.

STMM implements a unique investment process which focuses on quality and diversification. Our research team uses seven disciplines and sophisticated tools to build individual portfolios. Access to market information through technology helps us to make researched decisions for our accounts. STMM's specialized staff is committed to producing competitive investment returns, while providing highly individualized client service.

