

INVESTING JUST GOT WISER

THE POWER OF WISER DIVERSIFICATION

A comparison of the Median Expected Capital Appreciation over 25 years of a Building Benjamins portfolio to a typical domestic balanced portfolio of 60% stocks and 40% bonds. The two portfolios share the same level of expected risk and thus volatility drag.

Initial Investment

\$ 100,000

UPDATE

Stock & Bond Only Portfolio

\$299,010

NET OF FEES

Building Benjamins

\$575,208

NET OF FEES

Potential Additional Value

\$276,198

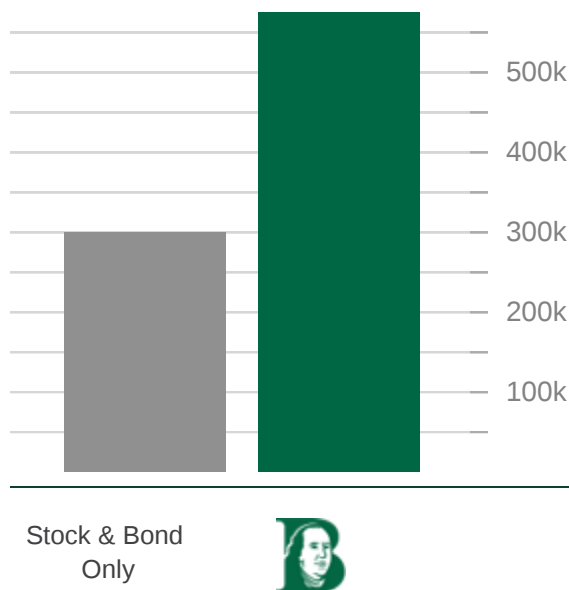
For the purposes of this illustration, we are modeling an Annual Expected Return for both portfolios over 25 years. For the Building Benjamins portfolio, we are using the Long Term Expected Average Return of 7.61% (7.25% ECAR - Expected Compounded Annual Return), which is net of Building Benjamins 0.45% management fee. For the Balanced



Portfolio of 60% U.S. Stocks & 40% Bonds, the Long Term Expected Average Return is 5.90% (5.52% ECAR). Both portfolios have the same level of expected risk as measured by portfolio standard deviation. Volatility drag causes the Expected Compounded Annual Return over the 25 year period to be lower than the Long Term Expected Average Return. The management fees can be included or excluded for the Balanced Portfolio of U.S. Stock & Bond Only; the average annual management fee for a \$500,000 account with a typical advisor is 1.05%*. All projected values of the Building Benjamins portfolio are net of our 0.45% management fee. Median Expected Capital Appreciation is a probability analysis based on 10,000 Monte Carlo simulations for each portfolio. Median means 50% of the outcomes are better and 50% of the outcomes are worse.

Expected Return, Expected Risk, Median Expected Capital Appreciation, and Potential Additional Value are not forecasts but are only statistical definitions for modeling purposes. Investing involves risk and may lose money. See full disclaimer below.

* Source: AdvisoryHQ Study – Average Financial Advisor Fees 2016



OLD-SCHOOL KNOWLEDGE MEETS CUTTING-EDGE TECHNOLOGY

INVEST WISER THROUGH DIVERSIFICATION

Our portfolios differ from the types of portfolios used by many typical brokers and advisors and also those used by the largest “robo advisors” – we combine low-cost passive ETFs and index funds with truly diversifying alternatives for the best of both worlds. Low-cost passive ETFs and index funds help you to keep up with the market without paying excessive fees and our alternatives provide returns that are not strongly correlated to the typical equity and bond markets which helps to insulate your portfolio during turbulent times.

GET STARTED

EXPLORE POSSIBLE STRATEGIES



Balanced Return

Probable Portfolio Values

Years Invested

0 1 2 3 4 5 6 7 8 9 10

Balanced Opportunity

Probable Portfolio Values

Years Invested

0 1 2 3 4 5 6 7 8 9 10

Probable Portfolio Values

0 1



SMARTER AUTOMATION

Your accounts are regularly rebalanced and cash-flows in and out are intelligently & efficiently allocated to the areas where they are needed.



INVESTED BY TRADITION

By using technology to operate more efficiently, Building Benjamins is able to offer strategies (that are usually only available to Ultra High Net Worth investors) for clients with portfolios starting at \$50,000.



CUSTOMIZED ADVICE

Our recommendations are based on your specific goals, the realities of the financial markets, and your risk-tolerance assessment to ascertain the appropriate portfolio that best fits your risk and return goals.



LOWER TAXES

By using intelligent asset location techniques we can maximize the tax efficiency of your asset placement over taxable and tax-deferred (IRA) accounts.

BEGIN BUILDING YOUR FUTURE TODAY.

[SEE RECOMMENDATIONS](#)

CREDIBILITY BACKED BY SECURITY



- ✔ Building Benjamins is a division of Tradition Asset Management, LLC (Tradition), an SEC (Securities and Exchange Commission) Registered Investment Adviser who manages over \$600 million in assets.
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Chief Investment Officer



FRANI FEIT, CFP[®]
Financial Advisor



CHIP WIECZOREK, CFP[®]
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