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We believe patience is the most important skill an investor can have along with time, not timing.

Mundoval Capital Management, Inc. is an independent and 100% employee owned registered investment advisory firm founded in 2002. The firm provides its services to individual and institutional investors via separately managed accounts and a [mutual fund](#).

The name Mundoval is derived from the Spanish words mundo and valor, which mean world and value. More than one-half of the world's stock market capitalization is located outside of the United States and international stock markets have historically performed independently of the United States and one another over time. Investing globally provides a greater number of opportunities to select from and the potential to reduce risk and enhance rates of return through the ownership of businesses throughout the world.

Mundoval Capital Management, Inc. adheres to a value oriented investment philosophy by investing in businesses throughout the world that are believed to be selling at less than our estimate of their worth or intrinsic value. We believe that buying businesses at a discount may provide for a "margin of safety" against the risk of further price declines and loss of principal. First and foremost, we are business owners not speculators. We believe that concentration allows us to focus the portfolio on our best ideas and has a more meaningful impact on our results once the market recognizes intrinsic business value.

Thank you for your interest in and continued support of Mundoval Capital Management, Inc.

Sincerely yours,

[Arthur Q. Johnson, CFA](#)

President & Chief Investment Officer

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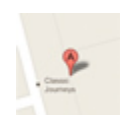
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