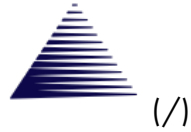
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DELTA CAPITAL MANAGEMENT, LLC

Private Investment Advisors

Value Investing, Historical Performance

Delta Capital Management (DCM) is a privately owned investment advisor registered with the U.S. Securities and Exchange Commission. Today the firm manages assets exclusively for outside clients. The firm offers three distinct product lines: Large and Mid/Small Capitalization Equity and Diversified Income. DCM also provides portfolio management in fixed income and a balanced product, utilizing Large cap equity, as the equity component for the balanced accounts. DCM places a strong emphasis on delivering both first-rate investment returns and top client service. Understanding the clients' objectives and requirements is paramount to a successful investment program.

Investing Details

Contact

► LOCATION

420
Lexington
Ave.

New York,
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LOW P/E

DCM's approach to managing equity portfolios is centered around the low price to earnings, value discipline for stock selection. Our process is based upon empirical evidence that over long time periods, stocks trading at low price to earnings ratios tend to outperform their high price to earnings counterparts.

FUNDAMENTAL RESEARCH

At Delta, we have extensive in-house research experience. Our portfolio managers conduct all research for the portfolio holdings. We also use our highly developed network of street and industry sources, as well as meeting with company management annually.

CAPITAL PRESERVATION

Down market protection using a long-only portfolio is done with our low P/E approach. Not only have low P/E stocks provided investors with superior returns over time, but they have also protected investors capital in down markets. We believe preservation of capital is paramount to the long-term interest of our clients.

CLIENT RELATIONSHIPS

Understanding our client's objectives and needs are paramount to having the proper investment strategy for long-term success. We have a strong focus on our client servicing, reporting and communications to make sure they have superior investment risk/return positioning.

MANAGEMENT TEAM CONTINUITY

Our management team has individuals with an average investment management experience of over 28 years. The team as a group has been together for an unprecedented 22 years. This shows a consistency that is reflected in the performance returns and consistency in client relationships that far exceeds the industry average of 7 years.

CLIENT'S BEST INTEREST

We are not brokers, we do not sell on behalf of any third party or have any cross-selling agreements in any way. As registered investment advisors we have our clients' best interest at all times.

“The
pessimist
complains
about the
wind; the
optimist
expects it
to
change;
the realist
adjusts
the sails”

— WILLIAM ARTHUR
WARD

SEC Registered Investment Advisors



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