

Informed,

IN A FAST-MOVING FINANCIAL WORLD

Responsive,

OBJECTIVE, UNBIASED AND CONFLICT-FREE

Results-Oriented

FOCUSED ON EACH CLIENT'S UNIQUE CIRCUMSTANCES AND GOALS

Fee-Only investment management and financial planning services since 1989

We advise clients wanting to develop and implement an intelligent, effective long-term investment strategy, tailored to their individual goals and resources. We expect each advising relationship to endure for many years, some for generations.

We work hard to foster and preserve the trust and confidence of our clients and hold ourselves to high standards of expertise, objectivity and service. We emphasize regular, interactive communication as our best resource for assessing and improving the quality of the services we provide.

Carmichael Hill & Associates is committed:

- *To provide objective financial advice in all matters.*
- *To have open communication with our clients.*
- *To develop an investment approach that is consistent with the objectives of our clients.*
- *To manage, monitor, and report investment activity on a timely basis.*
- *To maintain confidentiality in all matters.*
- *To uphold the ideal of client service in an environment of integrity and professionalism.*