

## Stifel | The Cohl Hosick Group

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### The Cohl Hosick Group

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### Your Future ... Our Investment Discipline

Our team takes a long-term perspective when evaluating potential investments. We start by identifying companies that have demonstrated consistency and growth through a history of rising earnings and dividends for a minimum of ten years. For equities, this includes an in-depth review of the company's dividend-paying history. We believe that this process helps to identify high-quality companies for investors while potentially enhancing overall returns. Dividends have contributed over 50 percent of the total return on the S&P 500 Index over the past three decades, according to T. Rowe Price. This discipline and patience has allowed us to focus our attention on the factors that influence individual companies and to develop an in-depth understanding of current and prospective portfolio holdings for our clients.

Changes in market conditions or a company's financial condition may impact the company's ability to continue to pay dividends. Companies may also choose to discontinue dividend payments.

The Standard & Poor's 500 Index is a capitalization-weighted index that is generally considered representative of the U.S. large capitalization market. Indices are unmanaged, do not reflect fees or expenses, and are not available for direct investment.

Please feel free to contact us with any questions.

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Investing involves risk, including the possible loss of principal invested.

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