

"From the beginning, we've been combining structure and science, implementation and discipline, wisdom and vision **plus** our unwavering belief in putting **you first, all the time, every time.**"



Why buy the market when you can buy the **market...plus**?

MarketPlus Investing from SJS investment Services is our science-based process of structuring investment vehicles and designing portfolios to help you achieve your specific financial goals.



MARKETPLUS CORE FUNDAMENTALS

Markets are efficient and are priced fairly.

2

Speculating is futile.

3

Global stocks and bonds have rewarded investors over the long term.

4

Portfolio design matters most.

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PORTFOLIO DESIGN IS EVERYTHING

MarketPlus Investing is simple and easy to understand, but the complexity is in the portfolio design, implementation, monitoring and management. That's where our wisdom, experience and discipline count.

MONITORING, MANAGING, ADJUSTING

Reviewing your portfolio regularly, and rebalancing to stay true to your goals and your risk tolerance is just part of the ongoing work we do. We'll analyze the more complex considerations like evaluating changes to your asset classes and determining whether or not new investment offerings are viable opportunities.

HOW WE WORK WITH YOU

"You come first. All the time. Every time." It isn't just a slogan. It's how we live our lives. It's how we were raised. Our first meeting is all about getting to know you, you getting to know us, and understanding expectations. Ours is a relationship business first and foremost. Taking care of you is what we do.

MarketPlus SISTING. & You

UNDERSTANDING MARKETPLUS INVESTING

MarketPlus Investing starts with a comprehensive market-wide investment structure, then builds upon it with a carefully designed mix of equities, bonds and other global investments weighted to match your desired investment goals, risk tolerance and timeframe.

GUIDING YOUR FUTURE

SJS has spent years honing the skill of portfolio design and continues to sharpen every aspect of it through leading academic models, applied market trend analysis and ever-changing key indicators. This is not a one-and-done endeavor. It's continual—with you, for you—based on these principles:

Comprehensive Market Coverage

Your portfolio will be diversified across and within asset classes, industries and securities worldwide through the use of institutional quality mutual funds, providing you the inherent risk-management benefits of diversification.

Calculated Risk Exposure

Your assets will be invested where better returns have historically occurred and where market indicators imply they will continue.*

* Multifactor Asset Pricing Model and Value Effect, Eugene Fama and Kenneth French, University of Chicago, 1992.

Cost-efficient Portfolio Structure

You'll see a portfolio designed for lower turnover, which may lead to lower transaction costs. We are accountable to your net returns, so we have every incentive to be smart about costs.

Third-party Custodian

Your money will be managed by us, but for your peace of mind, physical custody is with a qualified independent custodian of your choice. They verify your assets whenever you log in to your account or upon receipt of your monthly statement.



3 COMMON MISTAKES INVESTORS MAKE

IF THESE SOUND FAMILIAR... TALK TO SJS

- 1. Timing the market in the hopes of getting in and out at the right time.
- 2. Trying to pick stocks that will outperform the market.
- 3. Chasing performance by hiring a manager based on a track record and assuming it will continue.

About SJS Investment Services

DISCOVER THE SJS DIFFERENCE

People tell us we're not like other investment management firms. They say that while we focus on the money side of what we do, we focus on the people side too, and that's unusual. If every other company forgets to put you first, if that makes us different, then we're happy to be different.

GET TO KNOW SJS

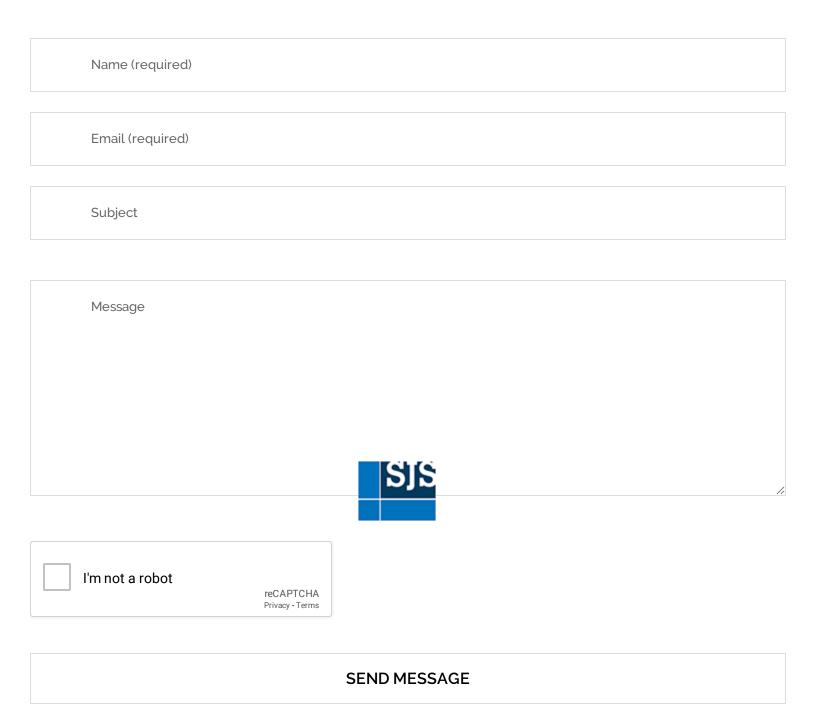
SJS Investment Services has been advising people brganizations and communities, managing their assets, and in general, being there for them since so many companies that think a sound investment philosophy and a track record is all it takes, we know that gets you in the game, but not much further. We share the time-tested investment philosophy of the University of Chicago's Eugene Fama, 2013 Nobel Laureate (Economics), and his colleague Kenneth French, of Dartmouth College, and have more than \$2 billion** in assets under management. But most importantly, we bring major money center investment experience to you through MarketPlus Investing, and a team of people whose small-town values put you first, all the time, every time. That's what sets SJS Investment Services apart.

**as of 3/31/2019

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