



## The Role of An Investment Advisor

**The role of the Investment Advisor** is to serve as a fiduciary to the Insurance Company's Board of Directors and, more specifically, the Investment Committee. Just as the General Counsel advises the Board on all matters related to the law, the Investment Advisor counsels the Board on all matters relating to the company's investment portfolio.

As a professional, the Investment Advisor listens to the wishes of management regarding financial goals and objectives and designs reasonable investment strategies to carry out these initiatives. He is a communicator who pragmatically quantifies a portfolio's risk and return in a way that is easy to understand through the Investment Policy Statement and the asset class allocation.

Just as an insurance company endorses quality safety systems to monitor workers safety, the Investment Advisor designs portfolio solutions so management is never caught off balance having taken too much risk or expecting unachievable returns. The Advisor searches out and hires third party investment managers who are disciplined in their execution of portfolio strategy and produce returns that outperform the index. The Advisor constantly monitors the investment manager's performance. Most importantly, the Investment Advisor is independent and does not represent a fixed set of investment products, but instead is always on the lookout for top performing investment managers in each asset class of the client's portfolio.

Lastly, the Investment Advisor assumes the role of the company's investment advocate and is always searching for better ways of increasing portfolio return.

Our philosophy can be summed up by our Mission Statement:

*We will provide consistent results that meet our client's goals by being focused on mastering the delicate balance between investment risk and investment return.*

*We will educate our clients to understand the principles of successful investing, thereby improving their awareness of our services.*

*We will account for all the known dimensions of risk and we will design investment strategies that produce expected returns that are both realistic and achievable.*

***It is a privilege to serve our clients.***