



Albert Heeg Investment Management

REGISTERED INVESTMENT ADVISOR



What Makes Albert Heeg Investment Management Unique Among Investment Advisors?

Our Only Clients Are Property and Casualty Insurance Companies

We're Investment Advisors in the purest sense of the word. By design, we don't trade portfolio securities, thereby allowing us to sit alongside the client as their Investment Advisor. Given the client's permission, we stay on and manage the portfolio on an ongoing basis, as their Advisor.

The discretion that we have over our client's portfolios enables us to **search, select and hire top performing managers.** Understanding the client's profile, we focus on developing the best manager fit.

We manage the managers. We benchmark and stress test performance with each manager. Under-performing managers are put on a "watch list" and replaced if their performance doesn't turn around.

Under normal circumstances, we have a separate account manager for each asset class in a client's portfolio.

We're constantly seeking and meeting with new separate account managers. We actively follow "a stable" of these firms.

We're Educators

We assume every client (Investment Committee/CFO) has the capability to do what we do. The difference is that we have the knowledge and experience which allow us to focus our entire attention on obtaining the highest portfolio performance within the client's performance and risk parameters.

After establishing a client's knowledge level, to the extent that their time permits, **our intention is to raise their understanding of portfolio management.** We will involve him/her in the process. In this regard, we know we've done our job, when a client stops us midway through an explanation and says: "OK, I understand what you are suggesting and I'm comfortable with it."

We subscribe to the **"KISS Approach!"** We're patient in explaining our process, using basic understandable analogies.

We're Systems People

We know how to design systems: **"We don't patch problems, we solve them."**

Each portfolio management system is **specifically tailored to each individual client.**

We have at our disposal and use the very **best analytical portfolio software** for each client assignment.

We **constantly challenge ourselves** to "re-invent the way we do things." We always ask ourselves, "Is there a better way?"

We seek **additional ways to strengthen, expand and serve** our client base.

We Monitor Costs

We manage portfolio expenses to **fit the client's budget.**

We're International in Scope

We are an **SEC Registered Investment Advisor firm.**

Each client is a source of referrals and testimonials.

Please visit us at heeg.com or call 800-498-4334 2231 Harbor Bay Parkway Alameda, CA 94502