Is there a better investment path forward?

In describing TS Prosperity Group, Joshua M. Guttau, TS Banking Group CEO, offered the following personal account:

> *"The vision for TS Prosperity Group's blended services of fiduciary care and investment management started 15 years ago, growing out of what we observed was being done by other financial advisors, investment managers, and brokers. Many of these observations left me with a very unsettled feeling of 'there had to be a better way'.*
>
> *We think differently about risk, and seek out and create better risk-reward strategies that provide a better road to performance. TS Prosperity Group has chosen to take a path less traveled. And now eight years into this journey of delivering on "the promise" that was instilled in me in the summer of 2008, the journey has developed into a proven[1] process that allows us to create portfolios with optimal risk and return combinations for our clients."*

Along this journey, the following eight questions came from our observation of the industry, and were used to drive our team's regeneration of the investment management process:

WHO: What do most Investment Advisor's really know?

WHAT: What is the stock market? *An exchange for investment in corporations, or an exchange for speculation of stock prices?*

WHY: Is the Efficient Market Theory[2] really true?

WHY: Why does a rising stock price cause demand to INCREASE?

WHEN: How can one remain disciplined in the face of time and current stock prices?

HOW: To get more return, does one really need to take more risk?

HOW: Should I "go" Index, self-managed, advisor, broker?

HOW: Should I pay a load-fee or annual asset management fee?

There is a better path forward, and we look forward to taking that journey together by helping you understand the answers to the common questions people have about their investing, for example:

- What is my portfolio risk/reward profile?
- How does it compare to other alternatives?
- What should we be doing with our money?

Managing Risk for Your Greater Reward

What does this mean?

At the TS Prosperity Group, it means we practice Risk Management First, Return Second in managing our client's investment portfolios. We achieve this though the following risk management principles:

- Manage risk by making risk management a priority.
- Manage risk by measuring risk differently.
- Manage risk by redefining diversification.
- Manage risk by constructing portfolios, not a collection of investments.
- Manage risk through an optimization driven process.
- Manage risk by maintaining discipline.

Forbes Magazine, May 2012

Article Summary Points

- Humans (investors) are being asked to make financial decisions that are difficult even if they have graduate level training in finance and economics.
- The human brain does not know what it does not know; when we are wrong the human brain assumes there was nothing we could do about it.
- There are only two ways to beat the market: trade on superior information or get lucky.
- Superior information requires the ability to analyze data better than the vast majority of investors.

Contact TS Prosperity Group to learn more about how we manage risk and how we can help you create a prosperous legacy. With a proven team of professionals focused on taking the optimal amount of risk, according to each client's customized prosperity plan, we assist our client's in igniting prosperity for their family, now and for generations to come.

[1] The process and Core Portfolio Risk Model has been historical back tested as well as validated for statistical accuracy in comparison to another industry leading risk model. In this validation, the evaluation for a one-in-one-thousand draw-down event (the worst 0.01% of scenarios), the results from the Core Portfolio Risk Model were within an accuracy tolerance of +/- 5% of the validation models results. These two testing processes has provided a validated confidence in TSPG's constructed approach to modeling optimization of return based upon downside risk as a truly leading industry approach when modeling risk-adjusted returns.

[2] The data analysis supporting EMT only applied to U.S. equity investment relative to the S&P 500; therefore any results from the study do not pertain to bonds, real estate, commodities, options, or alternative investment funds.

Investment products are: • Not a Deposit • Not FDIC Insured • Not Insured by any Federal Government Agency
• Not Guaranteed by the Bank • May Go Down in Value

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