

PMFM, Inc.

Asset Manager Brochure

This small money manager based in Watkinsville, Georgia had a big story to tell. In the short-term, PMFM's returns appear to lag, but they eventually leave market benchmarks in the dust. So Thinkso drew upon Aesop's famous fable to dispel initial doubts and relay the long-term benefits of this effective investment approach. The brochure's simple, accessible style and tone reflect the personality and values of those who work at PMFM, from receptionist to CEO.



Grow.

PMFM delivers a "winning-by-not-losing" investment philosophy to pre-retirement and post-retirement investors. Our active management approach radically differs from the typical "buy-and-hold" strategies often used by investors. It is changing the way PMFM clients view investment success by offering them satisfying results coupled with a far more comfortable ride along the way. Our goal is this: Capture most of the market's good times and miss most of the bad times. Thanks to our proprietary tactical allocation model, it is an approach that is simple yet effective. And like the fabled tortoise, over the long-term it has been winning the race.

With only 15 to 20 years to prepare for retirement, average investors employing the buy-and-hold method may be playing Russian roulette with their hard-earned nest egg.

Our disciplined, objective, model-driven approach totally removes emotion from the investment decision process.

Winning By Not Losing
 PMFM's active management approach is designed to capture most of the market's good times and miss most of the bad times. This is achieved through our proprietary tactical allocation model, which dynamically adjusts the portfolio's exposure to various asset classes based on market conditions. This approach has resulted in superior long-term performance compared to a buy-and-hold strategy.

How We Manage Money
 PMFM's active management approach is designed to capture most of the market's good times and miss most of the bad times. This is achieved through our proprietary tactical allocation model, which dynamically adjusts the portfolio's exposure to various asset classes based on market conditions. This approach has resulted in superior long-term performance compared to a buy-and-hold strategy.

Winning Results
 PMFM's active management approach has delivered superior long-term performance compared to a buy-and-hold strategy. This is achieved through our proprietary tactical allocation model, which dynamically adjusts the portfolio's exposure to various asset classes based on market conditions. This approach has resulted in superior long-term performance compared to a buy-and-hold strategy.

Year	Buy-and-Hold	PMFM
1990	\$100,000	\$100,000
1995	\$110,000	\$115,000
2000	\$120,000	\$130,000
2005	\$130,000	\$150,000
2010	\$140,000	\$180,000