Active Asset Management

Tempus Advisory Group

Successful asset management begins with active investment strategies focused on holdings that are low in cost, high in quality, and do not exceed one's ability or willingness to assume risk. It is also vital to invest with purpose: investment strategies should be aligned to a measurable goal, have clearly defined expectations, and reviewed frequently.

You may have heard the term "Robo Advisor" or "Robo Advise." Most simply defined, "Robo" is the do it yourself approach to investing. You the investor, inputs a small amount of financial and personal data into a tool and artificial intelligence produces a suitable investment allocation. You have little or no human interaction throughout the process and all the responsibility of ongoing management. On the other end of the spectrum, you can hire a Financial Advisor who is most likely contracted with a large broker-dealer. Although a Financial Advisor is far greater in cost relative to a Robo Advisor, the difference is often deemed acceptable because you are receiving advice from an expert who should know you personally and should actively manage your investments on your behalf. Tempus Advisory Group is the alternative to new and traditional finance because we strike the appropriate balance between cost, advice, and service. Our process incorporates the best elements of the spectrum to maximize your results.

Tempus investment strategies begin with a comprehensive understanding of your financial situation so we may establish an accurate baseline. We utilize tactical allocation strategies, emphasizing growth, growth with income, or income with preservation, to create customized asset allocation models aligned to the risk and goal targets we identify through Strategic Seasonal Planning. Tempus portfolio holding recommendations are based upon the research provided by our partner Helios Quantitative. Helios is an independent and conflict-free research firm that utilizes data-driven algorithms to identify ideal investments relative to risk, cost, and quality. Tempus performs a secondary analysis to select the best ideas, which forms our recommended holdings list.

Active Asset Management with Tempus Advisory Group Is

Informative:	We will educate in simplified terms so you understand the process, strategies, and recommendations.
Holistic:	We will establish your financial baseline and identify measurable goals aligned to your investments.
Transparent:	We will disclose all costs, benefits, and rationale for each investment strategy and recommendation.
Effective:	We will implement your investment recommendation and review ongoing to ensure your holdings and strategies remain suitable and aligned to your goals and the fundamentals.

Active Asset Management Process with Tempus Advisory Group

Step 1:	Personal one-on-one discovery meeting
Step 2:	Review each option by strategy level and select the appropriate options
Step 3:	Complete Comprehensive Financial Snapshot and Data Collection
Step 4:	Establish Fnancial Baseline and identify measurable goals
Step 5:	Determine your ability and willingness to take risk, strategy analysis, stress testing
Step 6:	Present final recommendations and implement
Step 7:	Semi-Annual Reviews, Analysis, and Refinement

Our mission is to share our, expertise, techniques, and resources so clients may realize the joy and peace of mind that comes from true financial freedom!

tempus ADVISORY GROUP

26 Nesbitt Road, Suite 255
New Castle, PA 16105
p: 724.510.0262
info@tempusadvisory.com
www.tempusadvisory.com

Active Asset Management Options by Strategy

Pinnacle

Designed to bring your financial tree to full bloom, yielding true financial freedom! Includes all Foundation, any Transitional, plus:

Advanced Active Management Strategies
Income Distribution
Quarterly Investment Review Meeting
Monthly Email Updates

Transitional

Designed to develop the "trunk" from which your seasonal plan will blossom! Includes all Foundation elements plus:

Personal Risk Assessment
Optimization and Alignment
Active Management Tempus/Non-Tempus Accounts
Semi-Annual Investment Review Meeting

Foundation

This strategy is designed to establish your financial baseline, the "roots" from which your seasonal plan will evolve by providing the following:

Portfolio X-Ray
Portfolio Risk Assessment

Active Asset Management Asset Based Pricing Schedule

Assets Under Management	Standard Pricing	Discount Pricing
$0 - $100,000	1.50%	1.25%
$100,000 - $250,000	1.45%	1.20%
$250,000 - $500,000	1.35%	1.10%
$500,000 - $750,000	1.25%	1.00%
$750,000 - $1,000,000	1.15%	0.90%
$1,000,000 - $2,000,000	1.00%	0.85%
$2,000,000 - $4,000,000	0.85%	0.70%
$4,000,000 +	0.75%	0.50%