

MY-FLEX[®]

Bailard Wealth Management
Services



MY-FLEX[®] OFFERS INVESTORS A COMPREHENSIVE SOLUTION TO PORTFOLIO MANAGEMENT THROUGH AN ACTIVELY MANAGED GLOBAL ASSET ALLOCATION STRATEGY

THE OPPORTUNITY

Over the past four decades, Bailard has been providing professional investment management for our clients including individuals, families and foundations. Throughout our history, we have been at the forefront of evolution for personal investing as evidenced by being one of the first investment managers to add international equities and commercial real estate to our portfolio allocations. We believe this level of investment sophistication was only available to a limited number of individual investors. MY-FLEX[®] evolved to bring Bailard's investment strategies to a broader population of high net worth individuals.

Stability and continuity are of utmost importance to Bailard. Our firm has an exemplary tenure within our client service staff (17 years on average). In

keeping with our culture, our service objective is to build relationships with our clients that will endure. MY-FLEX[®] provides a dedicated staff committed to client service. Our clients enjoy the convenience gained through direct points of contact. As an additional convenience, MY-FLEX[®] clients have 24/7 access to their portfolio via a secure website.

THE STRATEGY

Communication is the first step in engineering a portfolio with Bailard. We listen closely as you articulate your financial objectives and help you to develop a long-term strategic plan. In addition, we consider your risk tolerance and return expectations while addressing tax implications, liquidity constraints, as well as any unique circumstances that may affect the composition of your asset mix. Whether your goal is capital preservation or aggressive

wealth generation, we apply our professionalism and rigorous discipline to structure your portfolio to help you accomplish your specific objectives.

THE PERFECT PORTFOLIO

At Bailard, it is our mission to pursue the perfect portfolio for every investor—one that optimizes the tradeoff between risk/return. It is this pursuit that constantly challenges us to embrace innovation and selectively engage risk on your behalf. A portfolio may include a mix of traditional assets (core U.S. stocks and bonds), as well as more specialized components such as international stocks, small-cap value stocks and growth stocks. Again, your tax sensitivities as well as risk tolerance are considered in building your portfolio. As active managers, we make strategic shifts in your asset allocation in response to changing economic and market conditions.

Bailard

INVESTING. REDEFINED[®]

IS MY-FLEX® RIGHT FOR YOU?

MY-FLEX® may be appropriate for investors who:

- **Lack the time or expertise to directly manage their portfolios.**

We partner with you to relieve the stress of managing your own investments. We put our years of experience to work for you and give you the comfort of knowing that the decisions we're making are designed to advance your financial goals.

- **Value the accessibility and convenience of online access.**

Our clients enjoy being able to log in and review their portfolio on their time schedule. While you rely on us as your investment manager, you can take additional comfort in the transparency of constant access. Robust performance reporting provides you with the tools to track your progress.

- **Are building an investment foundation.**

You may have just retired, sold a business, divested a concentrated stock position,

come into an inheritance, been widowed or divorced, or simply decided that it is time to implement a long-term investment plan. Bailard's approach can help you establish a stable asset base and a strategy that is aligned with your specific investment objectives.

- **Seek both asset protection and growth.**

We structure portfolios to seek reliable performance in all market conditions. Our disciplined methodology for engaging and managing risk seeks to maximize return while reducing volatility.

- **Have an ineffective asset allocation.**

Your portfolio may be overweight or underweight certain asset classes or stock positions, even if invested in mutual funds. Bailard's centralized investment process can address these redundancies and inefficiencies by crafting a well diversified investment portfolio for you.

WHY BAILARD?

Ever since we opened our doors in 1969, we've been seeking innovative ways to build wealth and generate solid results for our clients. We take great pride in Bailard's history of quality client service and high standards of integrity. It has resulted in an extraordinary client retention rate, with some relationships spanning four generations. In fact, our clients are our best sales people—by referring new clients to us. As a MY-FLEX® client, you can depend on us to manage your investments, so that you can relax and go about doing what you enjoy most. We invite you to talk to us and to talk to our clients; we are confident you will like what you hear.

RISKS

There are risks involved in investing, including the risks that the market value of your investments will fluctuate as the stock and bond markets fluctuate and the risk that our asset allocation decisions may sometimes be incorrect. There can be no assurance that Bailard will achieve its investment objectives.

MY-FLEX® MINIMUM

Designed for portfolios \$500,000 and up.