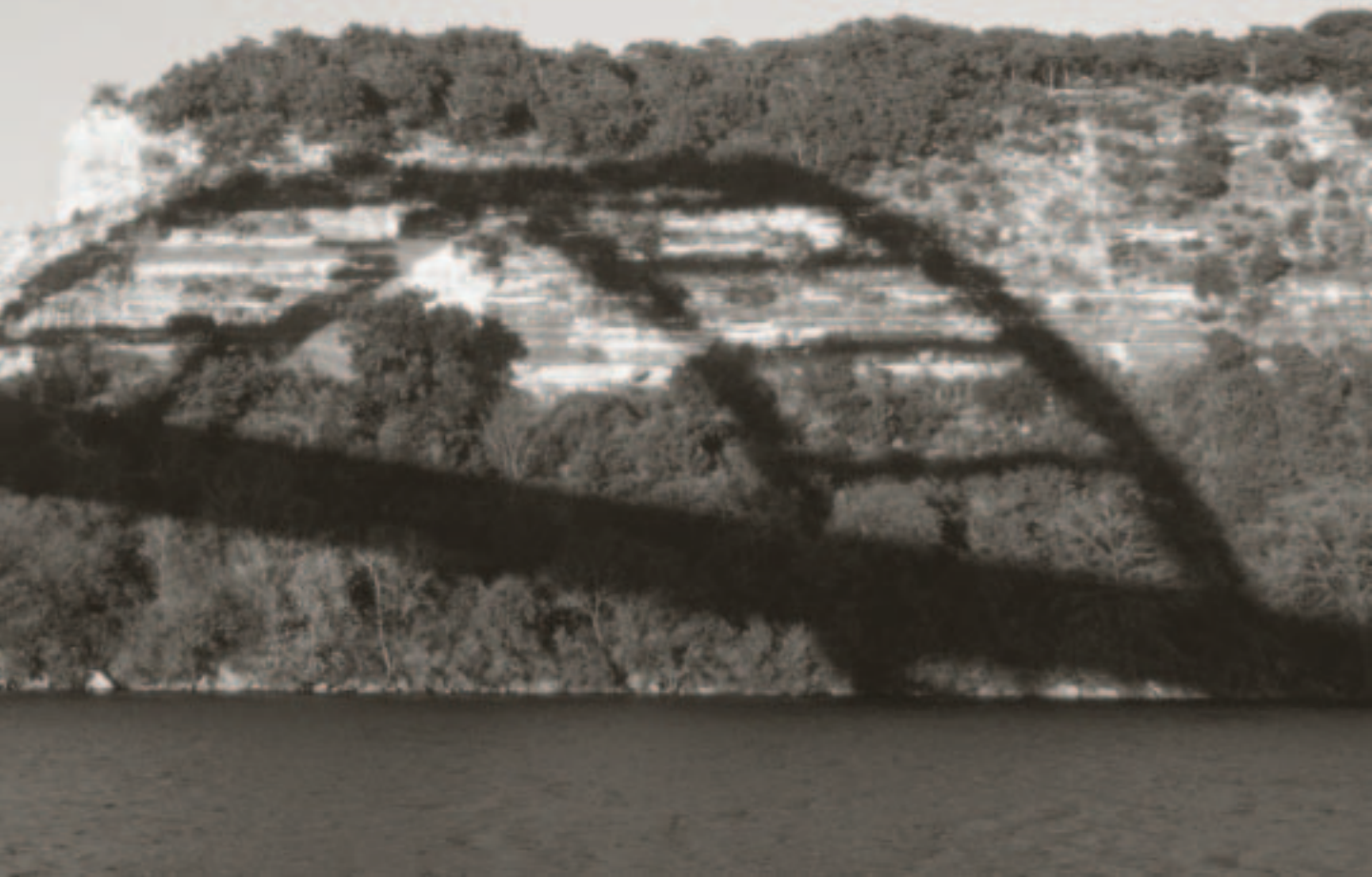


AUSTIN ASSET MANAGEMENT COMPANY



Austin Asset Management Company is a fee-only financial planning and investment advisory firm, based in Austin, Texas, with a 20-year history of private wealth management. Our mission is to be the absolute best in the world at creating and maintaining the relationship between our clients' goals and our clients' wealth. We have been ranked by *Worth* magazine and *Bloomberg Wealth Manager*, among others, as one of the nation's top financial advisory firms.



At Austin Asset Management Company our mission is to be the absolute best in the world at creating and maintaining the relationship between our clients' goals and our clients' wealth. We intend to be retained for life, and to that end, we work to earn our clients' trust. Austin Asset Management Company: *When only the truth will do.*SM

Financial planning

For each client, we assemble a team led by a staff member certified in financial planning, who is responsible for a limited number of clients. This team includes a firm principal, portfolio manager, and other specialists. This is truly individualized financial planning, yet with a collaborative approach to meet your unique needs.

The starting point for any financial plan is your particular life goals and dreams. We believe if you can dream it, you can see it. And if you can see it, you can do it.

Asset management

As part of planning, we develop individual investment strategies for each client. Sound investments, nurtured over time, generate wealth.

We channel clients' assets into investments consistent with our firm's investment philosophy. Our managers track clients' portfolios against a targeted return and asset allocation, rebalancing as necessary. We strive for the highest probability of achieving our client's financial goals while growing wealth.



The starting point for any financial plan is your particular life goals and dreams.



“The sun never sets on
a client request.”

John Henry McDonald, CFP®

PRESIDENT AND FOUNDER, AUSTIN ASSET MANAGEMENT COMPANY

Comprehensive financial services

Our financial planning addresses the full range of wealth management: 1) accumulation, 2) preservation and 3) transfer of wealth. We examine these areas with you over a series of meetings.

Depending upon your needs, we offer the following:

- Financial statement preparation
- Cash flow and budgeting projections
- Insurance analysis, including disability and long-term care
- Education planning
- Retirement planning/distribution planning
- Investment policy development and management
- Portfolio design and performance monitoring
- Tax planning
- Wills and estate planning
- Charitable gift planning
- Stock option analysis
- Deferred compensation planning
- Benefits review and analysis
- Asset ownership review
- Asset protection
- Foundation and philanthropy administration
- Document and record management

A process, not a product

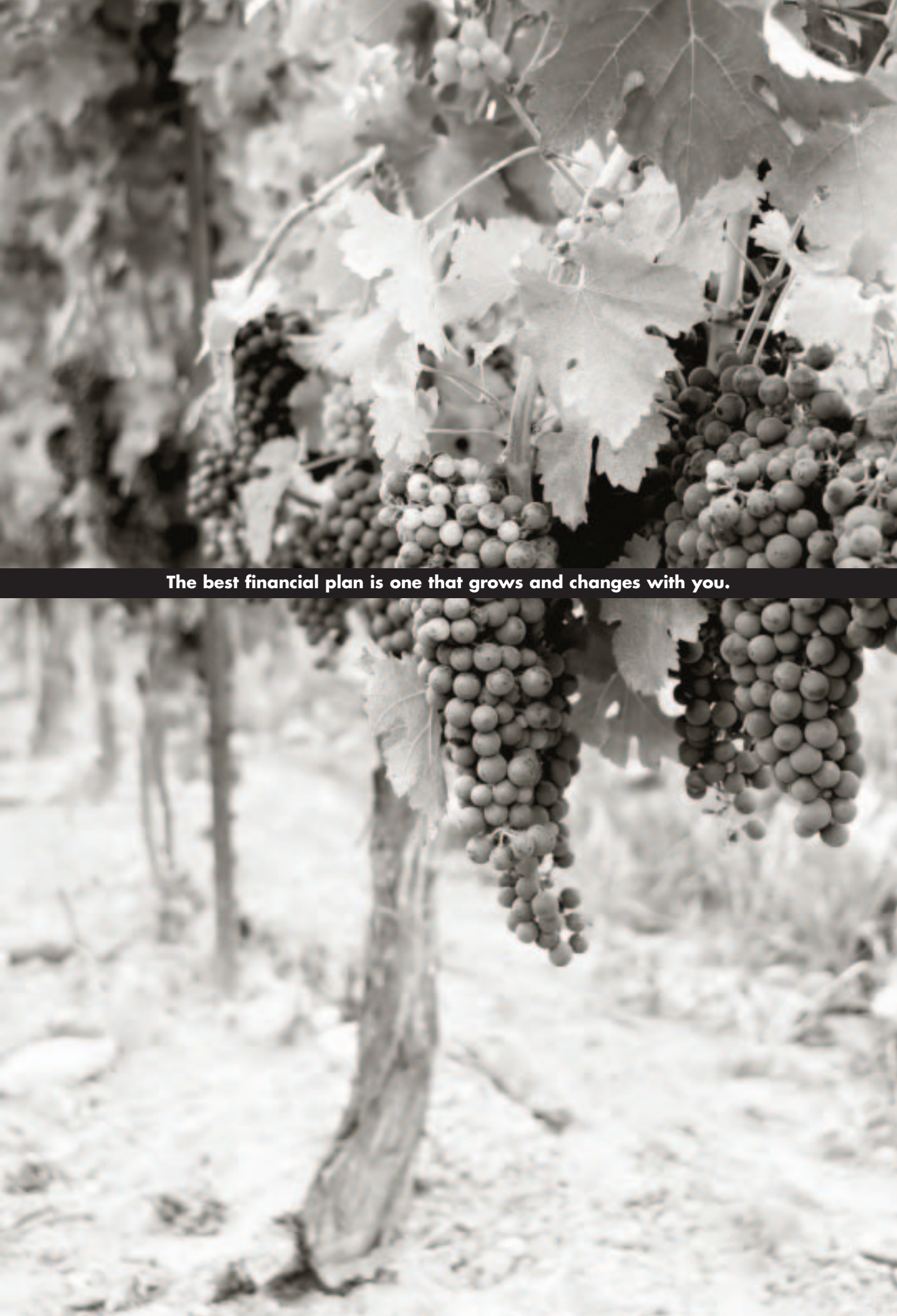
The best financial plan is one that grows and changes with you. In the beginning, we help you clarify goals, define your risk tolerance and anticipate life changes.

We assess your goals against potential constraints, such as changing tax laws and investment markets. We analyze the strengths and weaknesses of your financial position, pointing out areas that may need immediate attention.

Throughout the process, we stay in close communication in the event that the developing financial picture may cause you to re-order priorities.

We develop a written, customized financial plan with recommendations that may include such matters as modifying insurance, balancing an investment portfolio, establishing a college fund, and transferring family wealth.

We assist you in implementing the plan, bringing in other professionals as appropriate. But we don't stop there. We intend to be retained for life.



The best financial plan is one that grows and changes with you.



We spread risk through diversification.



Structure, not speculation

We believe that risk and return are related, and that investors are better rewarded for taking risk in equities than in fixed income.

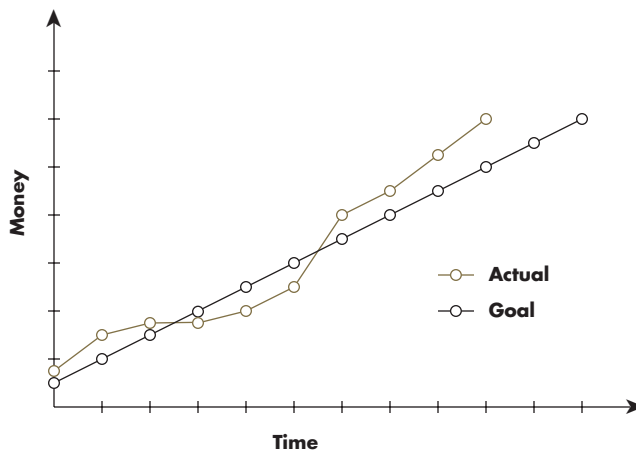
We further believe that diversification spreads risk. Consequently, we diversify the equity allocation globally, minimizing concentrations in any one company, industry or asset class.

When selecting the individual equity components, we choose a structured investment approach over active portfolio management. A structured approach is based on the science of capital markets. According to academic studies, three risk factors are most likely to produce returns: the equity risk premium, the value premium and the small company premium. The result is a total market portfolio engineered to capture these three risk premiums with low transaction costs and portfolio turnover, minimizing risks that do not add to expected returns.

Asset allocation changes are not made in an attempt to time markets or to react to short-term volatility. Rather, we modify the allocation only to achieve further diversification, to improve the risk-return relationship, or to adjust to changes in the clients' goals.

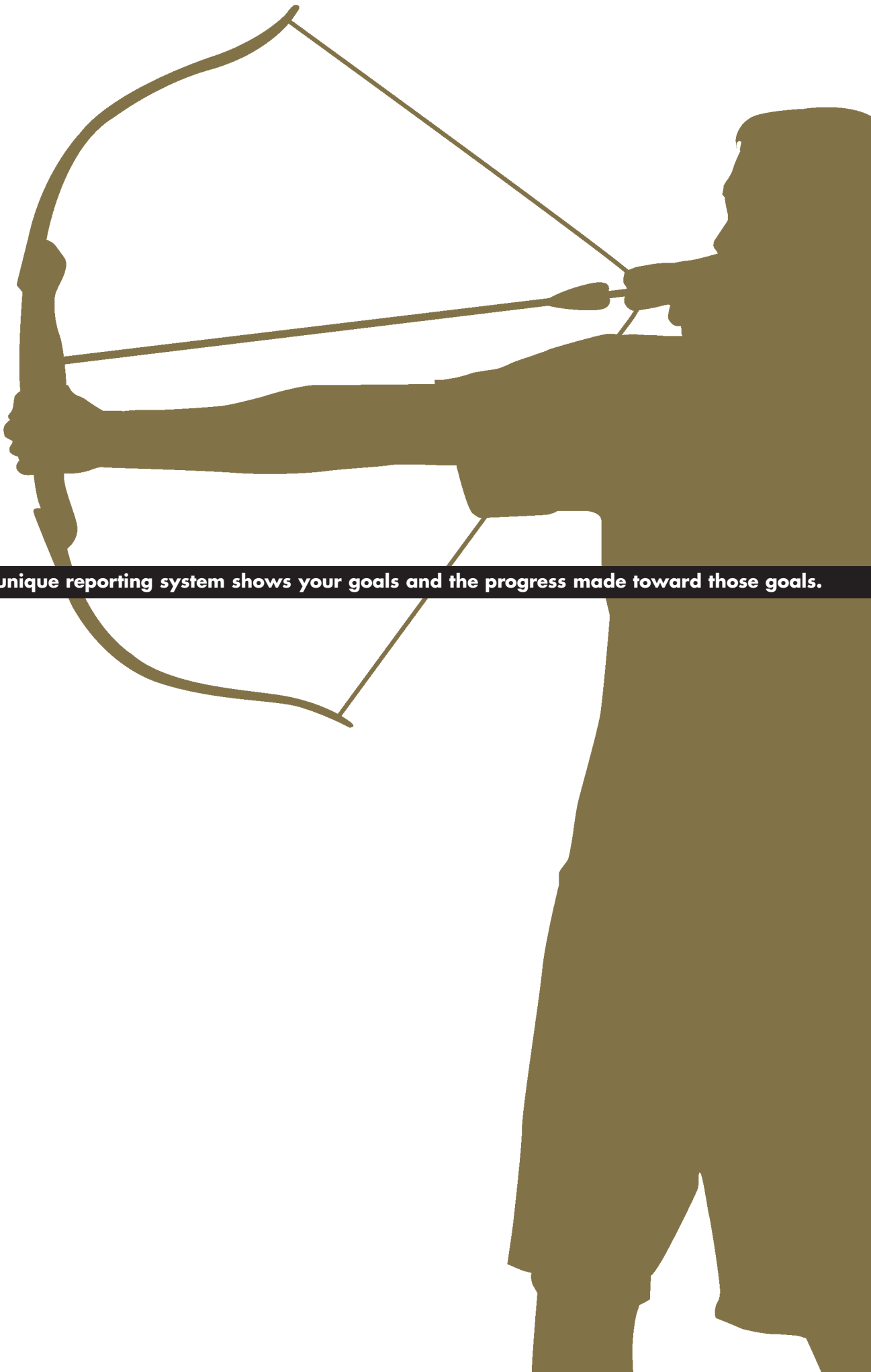
Quarterly progress reports

We continually monitor the performance and allocation of your investments. Every quarter, we send you an assessment, using our unique reporting system. It shows your goals, Building Organized Wealth (BOW[®]), and the progress made toward those goals, Actual Rates of Return on Wealth (ARROW[®]). You see what's happening at a glance.



In addition, we meet with you at least once a year for a formal review. This allows us to evaluate possible changes in your goals, income, health and other personal circumstances and incorporate them into your financial plan.

These regular updates help you understand where you're going and why. We believe the more you know, the farther—and faster—you can go toward financial success.



Our unique reporting system shows your goals and the progress made toward those goals.

Advice with integrity

We are compensated by the service we provide, not by selling financial products. Because we don't earn commissions on financial products, our advice is objective.

We base our recommendations on our experience and judgment. When we give advice, you can bet it's truly best for you.

Austin Asset Management Company: *When only the truth will do.*SM



To learn more about our experience, our team, and our capabilities, see austinassetmanagement.com.



“We build
endearing relationships for
enduring wealth.”

W. Eric Hehman, CFP®

CHIEF EXECUTIVE OFFICER, AUSTIN ASSET MANAGEMENT COMPANY

