



International Asset Management



wherever life takes you...

750 Menlo Avenue, Suite 200
Menlo Park, CA, USA 94025
Tel: +1 (415) 358-0138

Email: iam@iamadvisors.com
Web: www.iamadvisors.com

US cross-border investment management & financial planning

Trust your investments to professionals
who serve only your best interests.



IAM

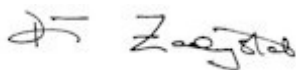
In today's complex world you need a financial advisor whose professionalism you can trust and whose knowledge you can rely on.

At IAM, you will be dealing directly with an advisor who holds the highest professional credentials in their field and who has the experience to take a proactive approach to offering guidance specifically tailored to your situation.

We are fiduciaries under the law, and to ensure the integrity of our service we do everything possible to align our interests with your own. Our fee structure reflects the benefit we bring to your financial future and allows you to try our services before you buy.

Whether you are a U.S. citizen and resident, or are living the expatriate lifestyle, contact us today to discuss how our approach to financial services will bring you peace of mind and keep you on track to realizing your life goals.

Best regards,

A handwritten signature in black ink, appearing to read 'Tom Zachystal'.

Tom Zachystal

CEO & President

Portfolio Management



Experienced Professionals.
Personalized Service.
Global Perspective.

A well-diversified portfolio is the cornerstone of a successful investment strategy. Core holdings in stocks, bonds, and cash should be combined with asset classes such as real estate, commodities and currencies for maximum benefit. A global perspective is important as many of the world's best investment opportunities lie outside of North America and Europe. At IAM, an experienced portfolio manager works with you, one-on-one, to determine an optimal investment strategy based upon your specific risk and return expectations, as well as your financial goals.

THE IAM PORTFOLIO MANAGEMENT SERVICE:

Professional Guidance	Opportunistic Diversification	Personalized Strategy
<ul style="list-style-type: none"> • Portfolio managers hold the Chartered Financial Analyst (CFA) credential • Independent firm, no proprietary products to sell, focus is entirely on private clients • Performance reporting compared to your personal benchmark 	<ul style="list-style-type: none"> • Global portfolio allocation in the most economically attractive regions • Thorough research uncovers which industry groups and asset classes are most likely to outperform • Risk control by allocating assets to classes that are not well-correlated or by hedging during volatile times 	<ul style="list-style-type: none"> • Based on your specific risk & return expectations as well as financial goals • Optimized based upon whether account is taxable or non-taxable • Quarterly updates and a yearly in-depth review ensure that your strategy always conforms to your needs and to current investment market conditions

Trust your investments to a professional who serves only your best interests

Financial Planning



Retirement Planning.
Children's Education.
Estate Planning. Special Situations.

Life is full of twists and turns; life partners, children, and elder parents to care for, changes in employment and marital status, successes and challenges in business and investment, all combine to make the future uncertain but full of possibilities. The IAM financial planning process recognizes this uncertainty and the fact that a comprehensive plan is required that adapts as your situation changes. An IAM professional and a carefully monitored personalized financial plan, will help you realize your financial goals and provide for those who depend on you.

THE IAM FINANCIAL PLANNING SERVICE:

Professional Guidance	Answers to Questions	Cross-Border Expertise
<ul style="list-style-type: none"> Each IAM financial planner is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional The latest technology is employed: Monte-Carlo projections, full cash flow/balance sheet/income statement analysis Tax effects and investment asset allocation are incorporated 	<ul style="list-style-type: none"> Do I, or will I, have enough saved for retirement? How can I best plan to support my children's education needs? My marital status has changed, as have my financial resources and needs - now what? How can I assure my loved ones' welfare when I am no longer here? 	<ul style="list-style-type: none"> Prepare for moving permanently or temporarily overseas Network of cross-border professionals to help with taxation, estate planning, insurance Cross-border retirement issues such as managing investments and optimizing multiple income streams

Your goals and resources are unique, we take the time and effort to address your specific needs

Expatriate Financial Consulting



Global Outreach. Superior Service. Expatriate Experience.

IAM specializes in investment management and financial planning for US expatriates. Whether you are an American living outside the USA, or a non-US person with investments in the USA, you will benefit from our specialized expertise in expatriate financial issues. Our knowledge is gained from personal experience as expats and from that of our international clientele and network of cross-border financial professionals. We offer expatriates a unique fee structure, superior communication, and customized investment strategies. Trust an expert - benefit from our experience.

SPECIAL BENEFITS FOR EXPATRIATES:

Specialized Knowledge	Enhanced Services	A World of Investments
<ul style="list-style-type: none"> • IAM portfolio managers and financial planners have many years of personal expatriate experience • US expatriate tax services provided by a global network of tax professionals • Estate planning services provided by attorney specializing in expatriate issues 	<ul style="list-style-type: none"> • After-hours telephone number for non-US clients' convenience • Video conferencing and internet seminars to reach clients no matter where they live • Yearly one-on-one, in-depth, performance review with your IAM portfolio manager, in person or by video conference or telephone 	<ul style="list-style-type: none"> • Multi-currency accounts • Portfolio hedging in volatile times • IAM's direct access to markets world-wide enhances investment and diversification possibilities • Currency considerations taken into account based on where you invest and where you spend your savings

*Benefit from the knowledge of advisors who have "been there"
- as expatriates, as investors, as business people*

Services Summary



Superior Service. Clear Fee Structure. Detailed Reporting.

Three service categories assure an appropriate level of assistance for your needs. In addition to the features detailed below, our on-going services include our quarterly newsletter, monthly brokerage statements, and on-line access to your account. You always know exactly which investments you own and why they are recommended.

DIFFERENTIATED SERVICES TO MEET YOUR NEEDS:

Portfolio Management	Comprehensive Service	Financial Planning
<ul style="list-style-type: none"> Discretionary management frees you from time commitment necessary to successfully manage your investment portfolio Strategy and target asset allocation are agreed to at yearly consultations and summarized in your Investment Policy Statement To better align our interests with your own, IAM's fees are based on a percentage of assets under management or on performance, not on commissions IAM provides quarterly account updates and a comprehensive yearly performance review 	<ul style="list-style-type: none"> For clients with \$2,000,000 US or more under our management Includes everything in the Portfolio Management Service Ongoing financial planning and U.S. tax consultation services included at no extra cost Professional portfolio manager and financial planner available at your convenience to discuss any investment or financial topic Yearly in-person meetings with your portfolio manager anywhere in the world - we come to you 	<ul style="list-style-type: none"> An initial one-time service consisting of a thorough analysis, comprehensive written report, and a consultation to discuss the results Periodic updates are suggested as your life situation, investment results, and financial goals change Personal cash flow / balance sheet / income statement projections incorporating your financial goals Advice on taxation, estate planning, retirement planning, and cross-border issues A valuable input into an investment strategy

Transparency in reporting, fee structure, and service level

Fee Structure

At IAM, we strongly believe that the fees we charge should reflect the value we bring to our clients. For this reason, our investment management fees are charged as a percentage of assets under management rather than on a commission basis. Advisors that charge on a commission basis get paid for selling investment products rather than for providing best guidance. An assets-under-management fee structure means that our compensation increases as we help the value of your portfolio grow, and therefore better reflects our efforts on your behalf.

To further align our interests with your own, where regulations allow we offer our clients the option of a partially performance-based fee structure. Furthermore, we do not accept fees from mutual fund or insurance companies to sell their investment products. We always disclose any additional compensation that we may receive incidentally to the services we provide and we always seek to optimize execution costs on behalf of our clients.

Portfolio Management

- 1.5% per year for assets under management (AUM) up to \$500,000 and
- 1.25% per year for AUM between \$500,000 and \$1,000,000, and
- 1.0% for AUM over \$1,000,000
- For portfolios larger than \$1,000,000 clients can choose an alternative, partially performance-based, fee structure where the AUM fees are discounted and a performance fee is charged based upon outperformance of the client's portfolio over an agreed upon benchmark. Please contact us for details on this fee structure

Comprehensive Service

- 2.0% per year of first \$500,000 AUM, 1.5% of second \$500,000, 1.0% on amounts over \$1,000,000
- Or performance-based fee of: 1.5% per year of first \$500,000 AUM, 1.0% of second \$500,000, 0.5% on amounts over \$1,000,000, plus 20% of portfolio performance in excess of agreed upon benchmark (please contact us for details on this fee structure)

Portfolio Advisory

- 1% flat fee no matter the account size
- This service is appropriate for clients who prefer an investment strategy based solely on asset allocation and not on investment selection, or for accounts where investment options are limited

Financial Planning

- One-time initial fee of between \$1,500 and \$3,000 depending upon required complexity of financial plan
- Periodic consultation and updates to reflect your changing financial picture are available for \$500
- Portfolio Management clients with assets under our management greater than \$500,000 receive financial planning services at no additional cost, or at a discounted rate if assets under management are less than \$500,000

Financial Consulting

- Charged at \$250/hr. for short-term projects or a negotiated rate for longer term projects