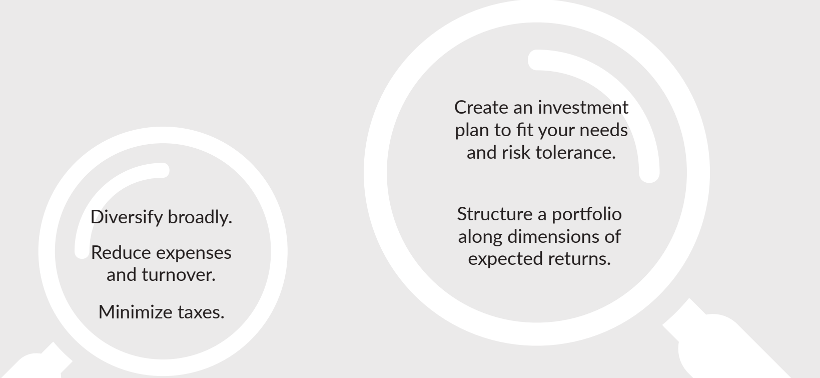
TIMELESS PRINCIPLES OF INVESTING

Williams Wealth
MANAGEMENT GROUP

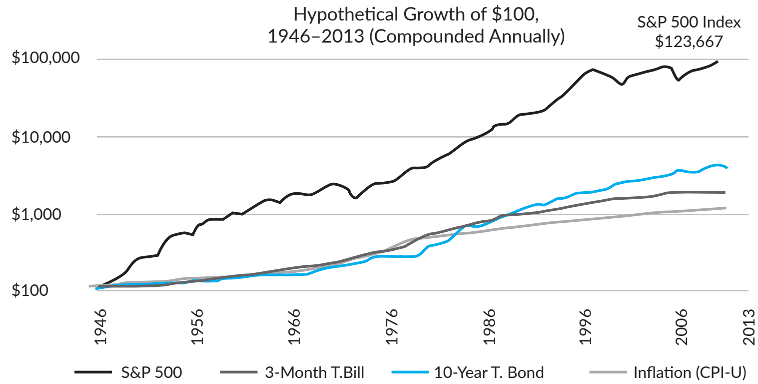
FOCUS ON WHAT YOU CAN CONTROL

Market movements, business decisions, economic events, politics, interest rates—many factors can influence the performance of your investments. Instead of worrying about events that are out of your hands, focus on optimizing what's in your control.



PUT TIME ON YOUR SIDE

The financial markets have rewarded long-term investors. People expect a positive return on the capital they supply, and, historically over time, the equity and bond markets have provided growth of wealth that has more than offset inflation.[1]

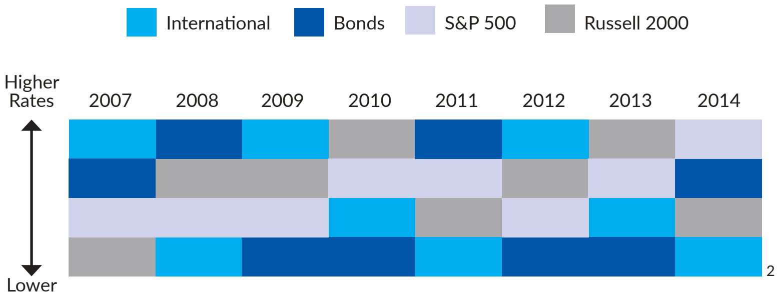


TUNE OUT THE NOISE

News cycles driven by fear, uncertainty, and doubt can challenge even the most disciplined investor. Some headlines spark anxiety, while others try to goad you into chasing the hottest fads and trends. Although we live in an era of seemingly infinite data, information overload can cause you to make faulty investment decisions. When in doubt, tune out the noise and focus on a long-term perspective.

DON'T TRY TO TIME MARKETS

You've probably heard someone tell you that "buying low and selling high" is the road to investment success. The problem is that you never know how the market will perform from year to year or which segment will outperform. Yesterday's winner may be tomorrow's loser, and chasing performance is rarely a successful strategy. Instead of trying to time markets, develop a prudent investment strategy that seeks to protect and grow your investments in all market environments.[2]



International represented by MSCI EAFE; Bonds represented by Barclays Aggregate Bond

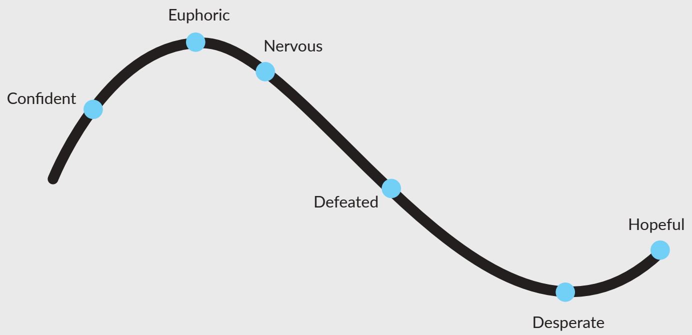
All exhibits are for illustrative purposes only. Past performance is no guarantee of future results. Indices are not available for direct investment, and their performance does not reflect the expenses associated with the management of an actual portfolio.

UNDERSTAND ALL FORMS OF RISK

Market risk—or the risk of your portfolio losing value—isn't the only one you should be thinking about. Long lifespans, inflation, and rising healthcare costs mean that many Americans face the very real danger of running out of money during retirement. While you shouldn't be reckless about risk, make sure that fear of investment loss isn't leaving you open to other forms of risk.

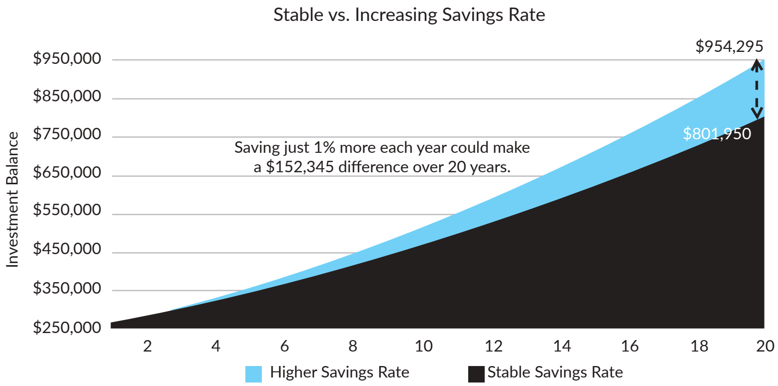
AVOID THE EMOTIONAL ROLLER COASTER

Emotional decision-making can wreak havoc on your long-term portfolio returns. A recent Dalbar study found that while the S&P 500 returned 9.9% between 1995 and 2014, the average investor fared much worse, seeing only a 2.5% return during the same period. Why? Research suggests that investors make poor investment decisions about buying and selling, frequently driven by the opposing psychological forces of fear and greed.



KICK UP THE SAVINGS

Spending less and saving more is one of the best things you can do to boost your long-term financial picture. Consider a simple example: if you had $250,000 in savings, earned an annual salary of $100,000, and invested 10% of your salary each year at a 6% nominal annual return (with 3% annual inflation), you would have $812,750 in 20 years. However, if you increased your savings rate by just 1% each year to a maximum of 15%, you'd end up with $966,269. [3]



DELEGATE THE DETAILS

Financial professionals can help you create a customized portfolio strategy that's built around your unique goals. Though we can't control markets, we can help you use them to pursue your long-term financial goals.

Diversification does not eliminate the risk of market loss. There is no guarantee investment strategies will be successful.
See back page for additional exhibit information and important disclosures.

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Disclosures:

1. Source: Aswath Damodaran, NYU Stern, Federal Reserve of St. Louis (FRED). S&P 500 return includes price appreciation and reinvestment of dividends. Treasury bond return includes coupon and price appreciation. Treasury bill return is a three-month rate. Inflation return is the Consumer Price Index (All Urban Consumers) compounded annual rate. Past performance is no guarantee of future results. Indexes are not available for direct investment. Historical performance does not reflect taxes and fees associated with the management of an actual portfolio.

2. The indices mentioned are unmanaged and not available for direct investment. Past performance is no guarantee of future results. All data is sourced from Yahoo Finance and MSCI unless otherwise noted. All data are as of 12/31/14. S&P 500 measures the performance of large capitalization US stocks. The S&P 500 is a market-value-weighted index of 500 stocks that are traded on the NYSE, AMEX, and NASDAQ. The weightings make each company's influence on the Index performance directly proportional to that company's market value. Russell 2000 measures the performance of small capitalization US stocks. The Russell 2000 is a market-value-weighted index of the 2,000 smallest stocks in the broad-market Russell 3000 Index. These securities are traded on the NYSE, AMEX, and NASDAQ. MSCI EAFE is a Morgan Stanley Capital International Index that is designed to measure the performance of the developed stock markets of Europe, Australasia, and the Far East. Barclays Aggregate Bond Index (formerly the Lehman Brothers Aggregate Bond Index) includes US government, corporate, and mortgage-backed securities with maturities of at least one year.

3. This example is for illustrative purposes only and does not represent an actual investment. The hypothetical calculation assumes a starting savings balance of $250,000, 6% nominal return compounded annually, 3% annual inflation (resulting in a 2.91% inflation-adjusted annual return), and a salary of $100,000 that increases by 3% inflation each year. Annual contributions are made at the beginning of the compounding period. This hypothetical example does not reflect important factors like the timing of investment returns, taxes, and the fees associated with managing an actual portfolio, which may cause actual performance to vary significantly over time. Past performance does not guarantee future returns.