

HYRE PERSONAL WEALTH ADVISORS DIVIDEND PORTFOLIO STRATEGY

For investors seeking above average long term growth



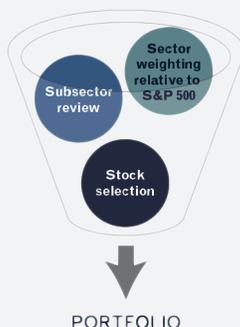
HYRE PERSONAL WEALTH
ADVISORS

AN INDEPENDENT FIRM

DIVIDEND PORTFOLIO SCREENING PROCESS

We seek broad diversification across major economic sectors. We use a top-down investment approach to determine the desired sector exposure of the portfolio. A bottom-up approach to stock selection is then applied to find the best candidates.

- **Top-Down Sector Approach:** Determine what we believe are appropriate weightings for sector and subsector exposure within the portfolio.
- **Bottom-Up Stock Analysis:** We maintain a bias for Large Cap income paying stocks. We favor stocks that:
 - Pay an annual dividend yield greater than the annual dividend yield of the S&P 500.
 - Show a history of increasing dividends
- **Portfolio Construction:** Select what we believe are the 20 best stocks that fit into our desired subsectors and also complement each other in order to meet the portfolio's income and growth objective.



Over time, the composition of your portfolio will change, as we regularly screen for the best investment candidates. Over the course of a year, we typically see only minor turnover.

HISTORICALLY DIVIDEND INCREASES HAVE DRIVEN STOCK PRICES UP

Our goal is to produce long-term total return, by combining current and growing dividends with appreciating share prices. We seek to identify companies with higher current dividend yields and a history of dividend increases. In doing so, we believe we can help improve overall performance while striving to lower portfolio risk. We believe that companies increasing their dividends demonstrate their management's confidence in their future corporate earnings growth.

WHO MIGHT BENEFIT FROM THIS APPROACH?

Let's face it, investing is by no means a simple process; there are countless considerations that must be paid, and infinite risks along the way. But sometimes the best advice is extremely simple to digest. Investing in a well-researched portfolio of dividend paying stocks seems to be well suited for two types of investors:

- **Those seeking growth while attempting to reduce downside risk** Companies that have a history of dividend increases are typically demonstrating a history of strong earnings growth over time. Over time, earnings growth drives stock prices.
- **Those seeking income from their investments** Traditionally, bonds have been a great source of income for investors. However, over the past few years, bond yields have dropped significantly. Alternatively, dividend stocks can offer better yields than currently seen with high quality bonds, and they offer the opportunity for growth in the stock price over time.

WHAT'S THE SELL DISCIPLINE?

If something fundamentally changes with the company, such as a newsworthy event, a significant change in the company's fundamentals, or a cut in their dividend, we will replace it with a better investment candidate.

2074 Arlington Avenue
Upper Arlington, Ohio 43221
614-225-9400

Securities offered through Raymond James Financial Services, Inc.,
Member FINRA/SIPC