

AMMP! (Active Money Management Program) *The Uncommon Cents Solution*

Portfolio Managers

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Objective

The managed account program is a highly customized investment program that is tailored to each individual. Our clients have various goals and intentions for their investments and it is up to us to create and manage a portfolio that aligns with those desires. In general, we lean toward investing in equities with the goal of earning long-term total returns. Bonds and money markets are included for income and diversification depending on the client's level of risk.



Our Research Process

We have created a research process that thoroughly and continuously evaluates securities as it relates to ongoing portfolio management. Fundamental analysis is performed by assessing an investment's qualitative and quantitative characteristics. Our buy, hold, and sell decisions are based off the data we gather and the current market environment.

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Core Investing Philosophy

Our investing philosophy includes several basic principles:

1. **Value approach:** We seek to buy securities that are believed to be undervalued, “on sale.”
2. **Equity based:** All investors need to have some level of equity exposure if they seek to get equity like returns.
3. **Volatility:** Fluctuations are normal and market cycles go up and down. We aim to have less volatility than the overall market.
4. **Long term:** History shows that positive years in the stock market are much longer and stronger than negative years. If we can get our clients through the rough times, they are more likely to prosper in the good times.
5. **Tax conscious:** We focus on minimizing tax consequences.

Frequently Asked Questions

Can anyone invest in this program?

It depends. This program is appropriate for all account types: IRAs, Roth IRAs, non-retirement accounts, trusts, etc. It is intended for people who have a long-term horizon and growth objective. There are no account minimums. We do our best to understand your needs and risk tolerance before determining if this would be a good fit.

Where are my funds held?

We recommend TD Ameritrade Institutional as a custodian. They hold our clients’ securities for safekeeping. Uncommon Cents Investing does not hold client funds and/or securities.

What can I expect for a return on investment?

Expected rates of return vary depending on your goals and level of risk. None of the portfolios we manage look the same, since all of our clients have a unique situation.

Can I easily move money in and out of my account?

Yes! Our portfolios are fully liquid. There are no surrender charges if you choose to take your money out at any time. Additionally, your bank account can be linked to your account for ease of fund transfer in and out.

Who directs investment management? Do I need to be involved?

Don’t worry! You can leave the trading decisions up to us, as we have discretionary authority on your account(s). We manage client money on their behalf.

What types of securities are held in my account?

We primarily use individual stocks, exchange traded funds (ETFs), and closed-end mutual funds.

How do I pay for your service?

We are a fee only advisory firm, meaning we only get paid directly from clients and do not earn commissions. Fees are deducted directly from your account on a monthly basis.