

Krauss Whiting Capital Advisors LLC

Investment and Financial Advisors

The accelerating pace of change over the past quarter century has dramatically affected investors and, consequently, their need for objective investment advice is compelling. To that end, **Krauss Whiting Capital Advisors LLC** was formed in 1999 expressly to provide investment services to individuals and a select group of institutional clients. As an independent investment counselor, we concentrate our energies and resources toward one purpose: providing superior investment advice and service to our clients.

A different approach to investment counseling services. At Krauss Whiting, we use a customized approach, not “one size fits all.” Our clients are different and their portfolios should be too, reflecting their investment goals. The investment process starts with our questions: **What are your investment objectives?** Capital preservation? Income generation? Growth? What is the time horizon? What is your risk tolerance? How can we help you reach your financial goals? The responses are used to develop a specific plan, the means to the end. And, we’ll continue to ask the very same questions on an ongoing basis, because a client’s investing profile may change overtime.

More than eighty years experience in investment and financial services.

Krauss Whiting’s principals bring more than eighty years experience in the investment and certified public accounting fields, a blend of disciplines that provides **one-stop** investment advice and management, financial, tax and estate planning, trust and estate administration. Additionally, we draw on our relationships with attorneys, bankers and benefit plan administrators known to and held in high regard by us, as may be useful. In sum, we serve as our clients’ **financial quarterback**.

Krauss Whiting’s investment approach.

For equity investments, we seek out companies among diverse economic sectors that are industry leaders, trade at fair value and have sustainable earnings growth prospects. Mutual funds, either open or closed-end, may be utilized for specific purposes. We tend to eliminate an investment when one of these attributes is no longer present or when we believe better opportunities are available elsewhere. In all cases, tax efficient trading is part of the investment process.

For fixed-income investments, quality is the key element. We consider a mix of preferred



Cheryl Wolf, Operations Officer

equities, government securities, highly rated corporate issues and tax-exempt municipal bonds, if appropriate. Since the direction that interest rates may be headed over the longer term cannot be predicted, we usually ladder maturities. This allows us to track rate movement and provide regular opportunities to adjust the equity/bond allocation as may be needed or desired.

Trade execution and custody of client assets.

Our clients may direct trades and custody to brokers of their choice. Or they may utilize full-service firms, discount brokers and bank trust departments with whom we have longstanding relations and have arranged favorable pricing agreements. Our trust department alliances can provide useful partners, particularly when there are special trust accounting needs or non-traditional assets.

For additional information, please visit our web site at **www.krausswhiting.com**, or call Ward Whipple, Chief Investment Officer.