# FEE-ONLY FINANCIAL ADVISORY SERVICES TO THE MIDDLE MARKET

MEMBER NATIONAL INSTITUTE OF PENSION ADMINISTRATORS
AND PROFIT SHARING/401(k) COUNCIL OF AMERICA

INDICATOR ADVISORY CORPORATION

Indicator Advisory is a fee only investment advisory research and asset management consulting company designed to serve the mid-class investor, "Gen-Xers", "Validators" and the wealthy. Our firm is licensed with the State of Ohio Division of Securities as an investment advisory corporation. Our uniqueness lies in the fact that we serve the middle class and wealthier clients while we have the ability to continually monitor their investment portfolio performance and "upgrade" as markets and technology change. Clients pay for only what they need. We are proud to note that we work for the client and not some distant corporation.

As a consultant to the client, the firm provides MONITORED ACCESS TO AMERICA'S MOST HIGHLY REGARDED MONEY MANAGERS. PASSIVE INVESTMENT STYLES FEATURE THE MOST COST-EFFICIENT INVESTMENT VEHICLES

**Investment Services:**
- Asset-Class Portfolios
- i-Share** Managed Portfolios
- Solo 401(k) Plans
- I.R.A. Plans
- Tax Efficient or Tax Deferred Wealth Management
- I.R.A. Rollovers
- Investors Ally Services

**Client Insurance Services:**
- Life
- Health
- Long-Term Care
- Fixed / Variable Annuities
- Disability
- Aflac Income Protection for: Hospitalization/ Personal Disability/ Accident, Major Medical Group Insurance, Vision & Dental

**Specific Services:**
- Estate Plan Review with Attorney
- Portfolio Allocation and Investment Recommendations
- Current Portfolio Review
- Cash Flow Analysis
- Income Tax Planning
- College Education Solutions
- Insurance Review
- Retirement Capital Needs Analysis

**Trade name property of Barclay's International

Our Academically Driven Investment Philosophy is Based Upon Nobel Prize Winning "Modern Portfolio Theory" and our belief that:

- The approach captures specific dimensions of risk
- Risk and return are related… and subject to control
- Capital markets work…and are very efficient
- Tax managed portfolios enhance returns
- Global reach encompassing (44) markets
- Broad asset allocation avoids "surprises"
- Portfolio engineering reduces transaction costs
- Automatic rebalancing is critical to success

**Investment Engineering by Leading Economists… the basis for our investment policy:**

*George M. Constantinides* - University of Chicago
*Eugene F. Fama* - University of Chicago
*Kenneth R. French* - Dartmouth College
*John P. Gould* - University of Chicago
*Roger G. Ibbotson* - Yale University
*Gregory Kadlec* - Virginia Tech University
*Donald B. Keim* - University of Pennsylvania
*Robert C. Merton* - Harvard University
*Myron S. Scholes* - Stanford University
*Abbie J. Smith* - University of Chicago
*Marvin Zoniz* - University of Chicago
*Roger Edelen* - Boston College
*Richard Evans* - University of Virginia

NOW YOU CAN ENJOY A COST-EFFECTIVE INVESTMENT PROGRAM THAT:
- Is grounded in the efficiency of capital markets
- Captures specific dimensions of risk identified by academic research
- Minimizes transaction costs and enhances returns through cost-effective trading and engineering
- Includes advisor oversight
- Features automatic rebalancing

# ABOUT OUR FEE-ONLY WEALTH BUILDING SOLUTIONS

Provided on an "As-Needed" Basis at Competitive Rates

INDICATOR ADVISORY CORPORATION

## About Our Fee-Only Client-Centric Services Approach:

### Initial Services:

Brokerage representatives, (by whatever title), either charge "sales commissions" on trades or combine commissions with "advisory fees", (These are "fee-based" sales people – not fee-only). Financial Planners usually require the purchase of an elaborate "Financial Plan" that can be very costly and is subject to immediate obsolescance unless it is meticulously maintained, (at added cost, of course).

### Implementation:

We feel that the great majority of clients either have periodic needs or seek a cost-effective validation of any part of their wealth planning. While our firm serves very wealthy managed money clients, we are also privileged to serve the average investor with an array of services on an "as-needed", individual basis at competitive cost.

### Specific Services Provided:

Clients are invited to use their own service providers, (insurance, attorney, etc.) if they can provide a more competitive product/service than our recommendation. The same is true of commission-way insurance products which are offered through a separate agency. Indicator Advisory Coporation serivces a strictly fee-only, (meaning no commissions are charged to the client and all mutual funds are "no-load").

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