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Zero Alpha Group

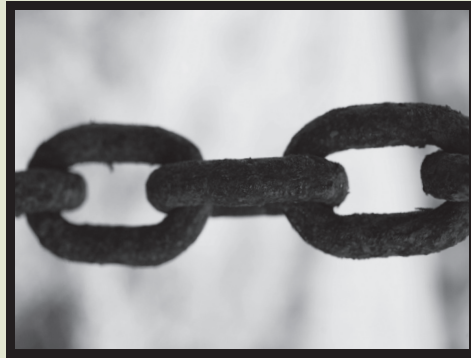
FOUNDED IN 1995,  
THE ZERO ALPHA GROUP (ZAG)  
IS A GLOBAL NETWORK OF  
INDEPENDENT WEALTH MANAGEMENT FIRMS,  
SERVING CLIENTS IN A FIDUCIARY CAPACITY.

# THE NETWORK



## A GLOBAL NETWORK OF WEALTH MANAGEMENT ADVISORY FIRMS

- BHCO Capital Management, Inc.
- Carlson Capital Management
- Foster Group
- The Monitor Group, Inc.
- Petersen Hastings Investment Management
- Plan B Financial Services, Ltd.
- Plancorp, Inc.
- Resource Consulting Group, Inc.
- Savant Capital Management, Inc.
- Strategic Asset Management, Ltd.



## WHO WE ARE:

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FOUNDED IN 1995,

ZERO ALPHA GROUP (ZAG) IS A GLOBAL NETWORK OF  
WEALTH MANAGEMENT FIRMS, SERVING CLIENTS IN A FIDUCIARY CAPACITY.

WE ARE COMMITTED TO PROVIDING OBJECTIVE,  
LONG-TERM PRIVATE WEALTH MANAGEMENT SOLUTIONS, FOCUSING  
ON BROAD GLOBAL DIVERSIFICATION AND A QUANTITATIVE APPROACH TO INVESTING.

WE SHARE A COMMON PHILOSOPHY ABOUT INVESTING AND CLIENT SERVICE -

A COMMITMENT TO STRUCTURED, TAX-MANAGED INVESTMENT STRATEGIES

WHILE PROVIDING INDEPENDENT FIDUCIARY-BASED

FINANCIAL PLANNING SOLUTIONS.

# [ SHARED CORE PRINCIPLES AND BELIEFS ]



## ZAG FIRMS SHARE A COMMITMENT TO CORE PRINCIPLES AND BELIEFS:

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- Avoid conflicts of interest
- A financial plan is crucial
- Markets are efficient
- Past performance has little predictive value
- Risk and return are related
- Diversification is the key
- Academic research adds value
- Portfolios should be tax efficient
- Costs and taxes matter
- Personal wealth should support lifetime goals

# [ OUR COMMON APPROACH ]

*Integrative Wealth Management* is a holistic approach that takes into account the entirety of a client's financial plan, estate plan, life plan, vision and investment assets and is constrained by client preferences, tax considerations, cash flow and liquidity needs.

We embrace Integrative Wealth Management to assure that you make the most of your personal wealth to enhance the quality of your life by realizing personal and financial goals. We mentor and provide you leadership to integrate and optimize your financial, social, and intellectual capital to affect your family and society in a manner consistent with your values.

## WHAT DOES INTEGRATIVE WEALTH MANAGEMENT MEAN TO YOU?

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TO EFFECTIVELY DELIVER INTEGRATIVE WEALTH MANAGEMENT SOLUTIONS, WE SERVE YOU AS A FIDUCIARY.

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### A FIDUCIARY:

ONE IN A POSITION OF AUTHORITY WHO OBLIGATES HIMSELF TO ACT ON BEHALF OF ANOTHER AND ASSUMES A DUTY TO ACT IN GOOD FAITH AND CARE, CANDOR, AND LOYALTY IN FULFILLING HIS OBLIGATION.

# [ YOUR BENEFITS ]

## YOU BENEFIT FROM OUR COLLECTIVE EFFORTS, SIZE AND INFLUENCE

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- Substantial industry impact
- Access to shared intellectual capital
- More cost-effective solutions
- Shared wisdom gained through collaborative efforts
- Enhanced economies of scale
- Shared resources and capabilities

## YOU BENEFIT FROM OUR CORE PRINCIPLES AND BELIEFS

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- Our vision of investing originates in the halls of academia...*not the world of Wall Street.*
- Over time, a well-grounded, structured investment approach combines practical investment strategies with robust academic research. This clarity adds more value than one based on instinct and speculation.
- We bring clarity and direction to an otherwise chaotic investment process. Our frame of reference helps you navigate tough market conditions, set and maintain your expectations, apply logic and rigorously hold to a strategy that does not change with the wind.
- Our investment strategies are scientifically structured, grounded in Modern Portfolio Theory, based on the most current academic thinking and research and grounded by common sense.
- At ZAG, we subscribe to an investment philosophy...not to selling a product.
- Our firms challenge you to think beyond money.

# OUR VISION FOR THE FUTURE

HOW WILL WE, THE MEMBERS OF ZAG, CHANGE THE WORLD FOR INVESTORS AND THE INDUSTRY?

THE WORLD WILL KNOW THAT:

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- Objective investment solutions will only be found in fiduciary advisors who are both independent and fee-based.
- Real world results validate the academic theory: superior performance results cannot be consistently attained through stock selection, timing and other speculative means.
- Wealth is not limited to investment portfolios; rather, wealth is multi-faceted: financial, social, and intellectual capital.
- Personal and wealth goals are inter-connected and achieved through careful planning and purposeful attention to all things that influence success.
- Traditionally, investment providers have been transaction oriented. Integrative Wealth Management refocuses the emphasis to define a plan and nurture investors' life goals, using our wisdom, experience, and skill.
- ZAG consistently applies its influence to debunk myths and to point investors to transparent solutions.
- Effective wealth management allows one to focus on the larger things in life: giving back to the community and the world; providing leadership for family, business, civic, and artistic ventures; and discovering the joy and impact of living a life of positive influence.

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BHCO CAPITAL MANAGEMENT, INC.

CARLSON CAPITAL MANAGEMENT

FOSTER GROUP

THE MONITOR GROUP, INC.

PETERSEN HASTINGS INVESTMENT MANAGEMENT

PLAN B FINANCIAL SERVICES, LTD.

PLANCORP, INC.

RESOURCE CONSULTING GROUP, INC.

SAVANT CAPITAL MANAGEMENT, INC.

STRATEGIC ASSET MANAGEMENT, LTD.