THE SAVANT ADVANTAGE

Savant Capital Management is a fee-only wealth management firm, committed to helping financially established individuals and institutions preserve their hard-earned capital, and achieve steady, wise growth. For nearly 25 years, our team of professionals has provided expert financial planning, disciplined investment management, and integrated wealth management in order to help you maximize your assets, enhance your quality of life, and realize personal and financial goals.

RECOGNITION = VALIDATION

Savant has received significant local and national recognition. Our hard work and commitment to provide the best service and value to clients has earned us recognition by such national publications as:

- *Chicago* magazine – #1 Independent Advisor
- *Barron's* – Top 100 Financial Advisor
- *Worth/Robb Report* – Top 100 Wealth Advisor
- *Forbes* – Top 50 Registered Investment Advisor (RIA)
- *Medical Economics* – Top 150 Best Financial Advisor
- *BusinessWeek* – Most Experienced RIA List
- *Bloomberg/Wealth Manager* – "Top Dog"
- *Inc.* magazine – #91 Fastest-Growing Financial Services Company
- *CPA Wealth Provider* – Ranked as a Top Wealth Manager
- *Financial Advisor* – A Top-Growing Independent RIA
- *Investment News* – #39 Largest Wealth Management Firm
- *The Family Wealth Alliance* – Member of FWA Family Office Group

Additionally, The Centre for Fiduciary Excellence (CEFEX) has recognized Savant as a Certified Investment Steward and a Certified Investment Advisor. These designations confirm that Savant's fiduciary processes have been audited by an independent global assessment and certification organization to be in compliance with global best practices.

A TEAM OF EXPERTS...THOUGHTFULLY ASSEMBLED

At Savant we realize that our clients recognize the complexity of their financial affairs – often trusting our team to provide guidance for preserving wealth through several generations. We understood years ago that effectively advising you on the growing variety and complexity of wealth management challenges requires the collective wisdom and insight of a team of experts. To provide you with the value and experience you deserve, we have thoughtfully assembled a team of specialists, each of whom aspires to the highest professional and academic standards. Collectively, we offer each client our combined expertise, credentials, intelligence, work ethic, character, and reputation.

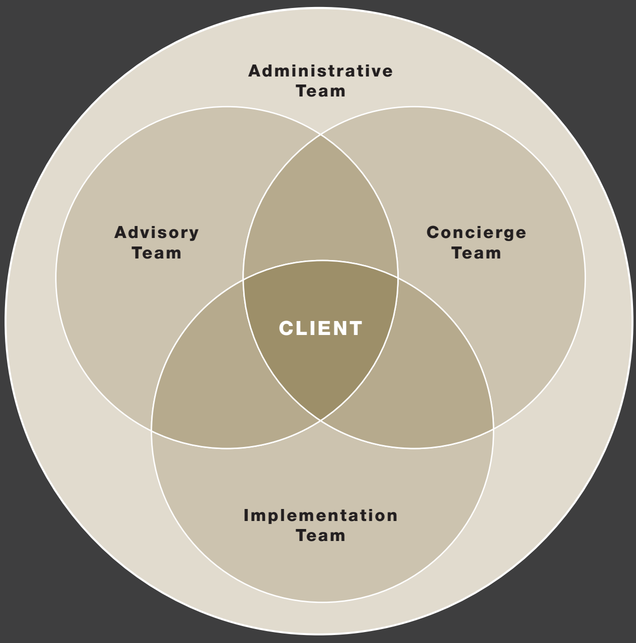
Our individuals understand the intricacies of how financial markets work and are proactive in conveying information to assist you in making decisions and meeting your goals.

The Advisory Team advises you regarding your specific situation and goals.

The Concierge Team coordinates and manages the process.

The Implementation Team carries out the details of the plan.

The Administrative Team supervises and supports the other teams.



WHAT DRIVES US?

The simple-but-revolutionary idea that sparked our company's formation in 1986 – that all financial advice should be made strictly in the best interest of the client – soon became the bedrock, and the strategic advantage of Savant Capital Management. Today, with offices in 6 cities, more than 60 employees, and over $1 billion in assets under management, that foundation remains unaltered.

Typical Savant clients are neither speculative nor high-risk investors. Rather, they are concerned with preserving capital, growing assets, and avoiding the myriad of risks that abound in today's investment environment. They come to us for assistance in determining the mix of assets best suited to their investment objectives, risk tolerance, and goals. They come to us because they trust us to put tax considerations at the very center of the investment process. They come to us because they know our mission is unwavering: "to deliver the highest-quality integrated wealth management services to financially established individuals and institutions, as fiduciaries, and in a consultative manner." But mostly, they come to us in pursuit of peace of mind.

Savant provides insight, wisdom, and perspective to our clients. We offer direction and confidence regarding your financial decisions. We offer our services in a manner that is fully transparent to you which leads to a greater peace of mind with the simplicity and clarity you deserve.

"to deliver the highest-quality integrative wealth management services to financially established individuals and institutions, as fiduciaries, and in a consultative manner."

WHAT MAKES US UNIQUE?

Savant's unique characteristics combine to form a tremendous advantage for each client we are privileged to serve.

Independent: Unlike most advisors, brokers, and banks, Savant has no conflicts of interest. We have remained independent, so we are never confused by competing corporate goals, commissions, investment banking departments, in-house products, or quarterly earnings reports.

Fee-only: As a fee-only wealth management firm, we are compensated based on how well we manage your assets, not how often. No commissions are garnered through our investment decisions, thus our sole objective is always the same as yours – to maximize your wealth.

Fiduciary: A fiduciary is someone who manages the assets of another person and stands in a special relationship of trust, confidence, and/or legal responsibility. Savant is a Registered Investment Advisor, which means we are required by law to act in our clients' best interests.

Evidence-based: Too often, fear and greed – rather than evidence – drive investor decisions. Our investment philosophy is grounded in academic knowledge. High-quality research clearly demonstrates which investment approaches are most likely to succeed, as well as those that involve unnecessary risk and cost that are more likely to fail.

Low Costs: Since costs directly reduce investment returns, Savant focuses on disciplined investments with extremely low costs. Our low-cost approach, which also eliminates sales charges and commissions, has outperformed the vast majority of managers over long periods.

Tax-efficient: It matters not what you make but how much you keep on April 15th. Active tax-management is imbedded directly into the core of our investment and wealth management process. This ensures you pay no more tax than required.

Individualized Attention: Our clients want to work with expert professionals who consider their individual circumstances at all times. Savant takes the time to develop an overall view of your unique financial situation. We are a vibrant firm that uses a team approach, and we take the time to get to know you personally.

Pro-active Approach: We believe your investment advisor should be a "beyond money" resource. Savant is on watch for you. This is why we believe it is important to continue to educate and inform you on topics that have relevance to your life to help provide simplicity, ease, clarity, confidence, focus, and vision – all for greater piece of mind.

PLANNING YOUR IDEAL FUTURE

Our planning process takes a comprehensive and objective approach that strives to bring clarity, focus, and simplicity to your financial situation. Our goal is to provide confidence that your retirement, investment, estate, multi-generational planning, tax, business planning, educational savings, philanthropic, and insurance strategies are efficient, optimal, and focused on your ideal vision of the future.

We begin by helping you formulate your personal definition of success – your ideal vision of the future. Then we analyze your current path in order to identify planning strategies that can more closely align your assets and financial decisions to your goal. Once the comprehensive plan is developed, we systematically help you implement the strategies, and continually review and measure your progress.

THE SAVANT PLANNING PROCESS

BEFORE		AFTER
• NO PLAN	1. The Wise Wealth Visioning Exercise™	• PLAN AND PATH
• DISORGANIZED		• ORGANIZED
• TOO LITTLE TIME	2. The Wise Wealth Planning Program™	• MORE FREE TIME
• TOO MUCH COST		• LOWER COST
• UNCERTAIN FUTURE	3. The Wise Wealth Implementer™	• PEACE OF MIND
• LACK CONFIDENCE		• CONFIDENCE
• TOO MUCH TAX	4. Wise Wealth Review Sessions™	• TAX EFFICIENT
• TOO COMPLEX		• SIMPLICITY

EVIDENCE-BASED INVESTING

Our investment management services are designed to engineer broad, globally diversified portfolios that minimize risk and maximize after-tax return. Our proprietary investment process, the *Wise Wealth Investment Solution*™, is evidence-based, and founded on the following principles that have proven true over time:

Markets are remarkably efficient. Therefore, it is impossible to consistently "beat the market." Accordingly, low-cost, passive, structured, asset class, ETFs, and index funds form the cornerstone of our portfolio strategy.

Asset allocation is the single most important decision affecting your portfolio. Several studies confirm over 90% of returns are attributable to allocation. This involves determining the right mix of various equities, fixed income, and alternative investments.

It is impossible to consistently predict markets in any profitable manner. We avoid market timing as it merely adds speculative risk, excessive costs, and needless tax.

Tax management is a critical component for individuals' and other taxable investors' strategies. The goal is to employ multiple strategies to assure maximum tax efficiency and minimize needless tax – sometimes over multiple generations.

Eliminating excessive costs is critical to increasing long-term performance. The only thing guaranteed in investing is that you will keep more if you spend less.

Systematic rebalancing is an effective method of reducing risk and capturing long-term market returns.

Optimal cash flow management assures your portfolio delivers income and principal to you when you need it.

Preserving capital, for most investors, is just as important as growth.

INTEGRATED WEALTH MANAGEMENT

At Savant, we understand that your total “wealth” extends beyond financial issues and is also made up of human, intellectual, and social factors. Our “Integrated Wealth Management” (IWM) approach is comprehensive in nature and incorporates your financial plan, estate plan, life plan, vision, and investment strategy.

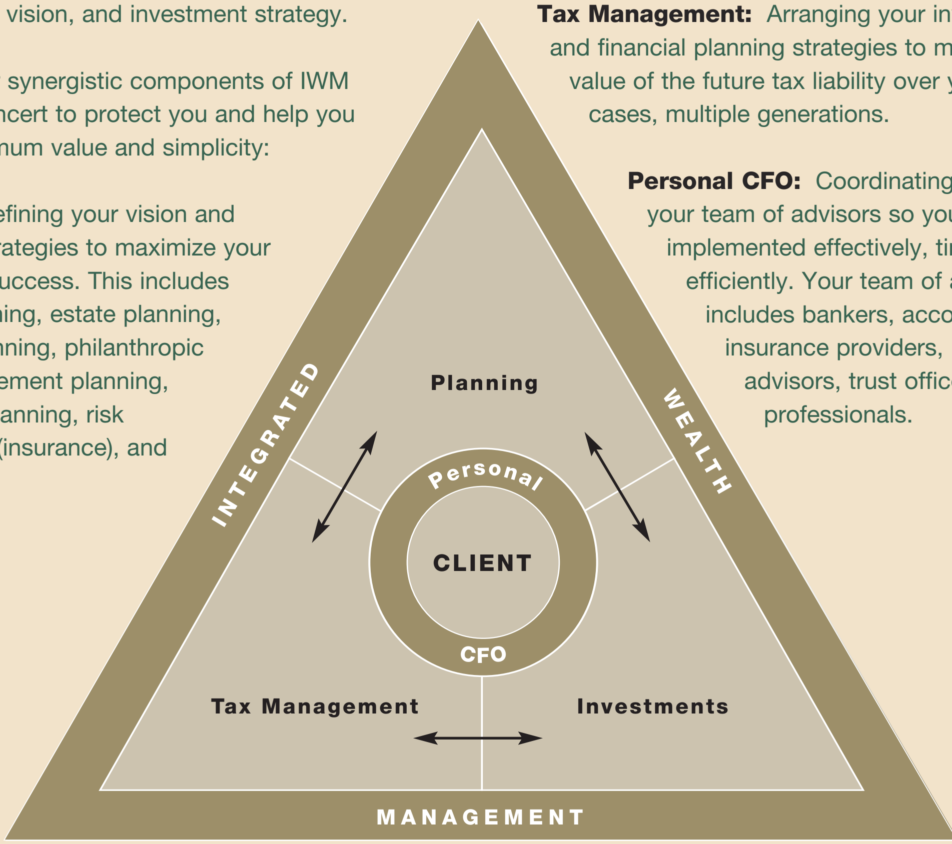
There are four synergistic components of IWM working in concert to protect you and help you achieve maximum value and simplicity:

Planning: Defining your vision and developing strategies to maximize your likelihood of success. This includes financial planning, estate planning, cash flow planning, philanthropic planning, retirement planning, educational planning, risk management (insurance), and tax planning.

Investments: Creating an ideal portfolio based on an individual’s or family’s asset allocation. Integrating the proper blend of stocks (domestic and international), bonds, REITs, and commodities.

Tax Management: Arranging your investment planning and financial planning strategies to minimize the present value of the future tax liability over your life, or in some cases, multiple generations.

Personal CFO: Coordinating and managing your team of advisors so your strategies are implemented effectively, timely, simply, and efficiently. Your team of advisors often includes bankers, accountants, attorneys, insurance providers, investment advisors, trust officers, and other professionals.



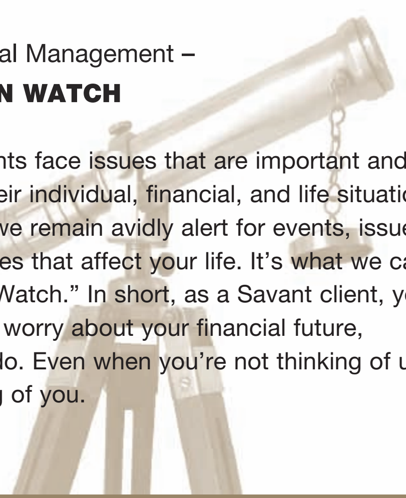
OTHER SAVANT CAPABILITIES

Advising Non-Profits: We provide many endowments and foundations with financial advice. Our services help non-profit organizations optimize and balance current operating income needs with future growth to assure their organization remains fiscally healthy over time.

Trust Services: For those considering a long-term perspective, establishment of a trust may be the most prudent way to preserve family assets for multiple generations.

Qualified Retirement Plans: Our expertise in investments, plan design, participant education, and fiduciary consulting makes us an excellent choice to advise your company’s 401(k), profit sharing, or other retirement plan.

Small Accounts: While Savant typically works with high net worth investors, we offer an investment solution for small accounts that do not meet our account minimums.



Savant Capital Management –

WISDOM ON WATCH

All of our clients face issues that are important and relevant to their individual, financial, and life situations. To that end, we remain avidly alert for events, issues, or opportunities that affect your life. It’s what we call “Wisdom on Watch.” In short, as a Savant client, you don’t have to worry about your financial future, because we do. Even when you’re not thinking of us, we’re thinking of you.

We invite you to contact us. We will help you define your specific goals and a plan to work toward achieving them. Call today to begin putting **The Savant Advantage** to work for you and your family.

We invite you to learn more about Savant, and what makes us unique. Visit www.savantcapital.com/savantadvantage for more detailed information about:

- Financial Planning
- Investment Management
- Integrated Wealth Management
- Our Investment Philosophy
- The Savant Team
- Our Recognition
- Why Hire a Fiduciary Advisor?
- In-depth Position Papers
- Trust Services
- Retirement Planning Services
- Approaching Zero Taxes

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