

# FIXED INCOME SERVICES

Our academically-based philosophy aligns well with high-net-worth and institutional clients looking for a solution that concentrates on principal preservation.

## 1 TRUE CUSTOMIZATION BASED UPON A CLIENT'S UNIQUE CIRCUMSTANCES

- Perform a thorough discovery process to uncover your total needs and objectives to create a truly customized portfolio
- Maximize after-tax returns within a client's risk tolerances
- Harvest tax losses year-round

## 2 OUR INTERESTS ARE ALIGNED WITH YOU

- Obtain bonds from the competitive market, not from a selection of bonds held in inventory
- Receive best execution by leveraging our large trading volumes
- Find transparency in an opaque market with one management fee and no additional fees (no advisor commissions or bond markups) for our in-house fixed income expertise.

## 3 QUALITY ADVICE BASED UPON AN ACADEMICALLY-BASED PHILOSOPHY

- Maintain high credit quality
- Emphasize return of principal versus maximizing return on principal
- Consider only proven, low-default sectors (municipals)
- Capture higher expected returns through maturity extension when warranted

## 4 FLEXIBLE INSTRUMENT IMPLEMENTATION

- Employ taxable, tax-exempt and inflation-protected securities
- Use individual bonds and mutual funds

*When it comes to the fixed income portion of your portfolio, think of it as a safety net.*

*It is there to provide security, a buffer from market volatility, protection for wealth already accumulated.*

*Too often, fixed income is treated as a footnote, an afterthought. At BAM, we have a dedicated, experienced, specialized team of advisors who focus solely on fixed income.*

*They understand the safety, security and protection that fixed income offers and incorporate it into a portfolio that reflects our clients' ability, willingness and need to take risk.*

*We treat fixed income as the serious investment that it is.*

