



RELATIONSHIPS *Built* ON TRUSTED ADVICE

Focusing on people

We have been putting clients first for more than 20 years, and we value the lasting relationships we build with our clients. These relationships are at the heart of our business. We want to work with people who want to build a real partnership with their financial advisor.

Planning for success

No one achieves financial success by accident. It takes vision, planning and discipline. We'll take the time to help you create the vision – and a road map to get you there. Our planning process, WealthMap, ties everything together, providing an ongoing blueprint for shaping your financial and personal decisions.

Valuing science, not fads

Think of the global marketplace and all of its participants competing for an edge. How can you protect and grow your hard-earned money? At Huber Financial, we focus on the dominant long-term factors that dictate performance: asset allocation, diversification and investor behavior. Our investment philosophy is based on leading-edge research by Nobel laureates and other financial experts, who, like us, believe that investing is a science, not an art.



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Huber Philosophy

Objective Advice for the Long Haul

Working independently – for you

We sit on your side of the table. This concept is sacred to us. We'll roll up our sleeves and go to work on your behalf. Our advice is objective and driven only by what is best for you. With us, you'll receive honest, thoughtful advice from a partner who knows you and understands your lifestyle, needs and dreams.

Teaming for success

To achieve success, you need to coordinate all facets of your financial life, including investments, taxes, insurance, benefits and estate plans. That's where we come in. We put our team of experts to work on your behalf, while also drawing upon outside resources. Whether it's working directly with your accountant or attorney, or connecting you with one, we'll help you get the best advice in all areas.

Thinking long-term

Successful planning and investing require a perspective that takes into account the reality that there will be good times and bad. Not getting caught up in the fervor of the moment is key. Short-term trends change. Taxes go up and down. One asset class is hot today, and soon another one steals the spotlight. Trying to predict the next "wave" is like playing hot potato. You're likely to wear yourself out with little to show for it in the end. Huber Financial can help you avoid this scenario by developing and implementing a long-term financial plan based on thoughtful consideration of your financial needs and objectives over time – and your personal appetite for risk.

"We sit on your side of the table."

A photograph of three men walking on a paved path in a lush, green golf course setting. The man on the left is wearing a red polo shirt and khaki pants, holding a golf bag. The man in the middle is wearing a dark suit jacket over a white shirt and dark pants, holding a folder. The man on the right is wearing a dark vest over a white shirt and khaki pants, holding a golf club. They are all smiling and appear to be in conversation.

Wealth Management

Portfolios Built to Preserve Wealth

Focusing on asset allocation

The results are in. Most investors and money managers spin their wheels trying to time the market. Studies have shown that more than 94% of investment return comes from the mix of assets over the long run, while only 6% comes from timing and individual stock selection. Clearly, asset mix trumps market timing. Recognizing this fundamental reality of investing, we focus with each client on identifying an appropriate risk/return profile and long-term asset allocation strategy.

Engineering cost-efficient, diversified portfolios

Managing your portfolio is too important to leave to chance – or a crystal ball. We use academic research from Nobel laureates, coupled with our own independent analysis, to engineer cost-efficient, diversified portfolios that incorporate thousands of stocks and bonds from across the globe. We believe that these types of portfolios – rooted in sound, scientific thinking and focused on your personal and financial goals – give you the best chance of building and maintaining your wealth.

Avoiding big mistakes

Studies show that most investors underperform the market – dramatically. Why? They speculate at the top of the market and pull out in a panic at the bottom. Avoiding the great mistakes of investing has everything to do with knowing where you want to go, having a plan for getting there, and following that plan. That's how we strive to secure your financial future.

“Asset mix trumps market timing.”

A photograph showing three men in business suits sitting around a large, polished wooden conference table. They appear to be in a meeting, with papers and a pen visible on the table. The room has a window in the background showing a bright outdoor scene.

Portfolio Management

Integrated Financial Strategies for Complex Lives

Touching all the bases

Complex lives demand integrated solutions. Through our WealthMap planning process, we develop and implement integrated investment strategies based on your input about your family and lifestyle. We touch all the bases, focusing not only on everyday financial needs and obligations, but also on your long-term goals and aspirations.

Addressing everyday issues

WealthMap serves as your financial road map, helping you identify financial priorities and how to achieve them in the short term and in the long term. Using your WealthMap as a guide, we can help you assess your insurance needs and coverage, plan for major purchases such as a home or a car, and develop efficient tax strategies. We can help you identify estate-planning needs and resources. If you own a business, we can help you plan for growth – and success.

Attaining life goals

At the same time, we design your investment strategy to achieve life goals, such as sending your kids to college, caring for your parents in their later years, living a carefree retirement, contributing to the higher education of grandchildren, and leaving a legacy for your children, other relatives or charitable groups. We continually monitor your investments, and we report on your progress each quarter. A comprehensive annual review with you enables us to adjust your investment strategy to reflect changes in your life. Our ultimate goal is securing your financial future.

“Our ultimate goal is securing your financial future.”

WE'RE READY TO HELP

At Huber, we believe in ongoing communication. We are always available to answer your questions or talk about your concerns. We also have several communication vehicles to make sure we are always in touch, including monthly account statements and transaction confirmations, year-end tax information, quarterly reports, our www.huberfinancial.com Web site and Huber Financial Monthly, our electronic newsletter. So go ahead and give us a call. **We're waiting to hear from you.**



Pictured from left to right:
Carla Rath (1), Ed Cruickshank (2), Deborah Sarrazine (3), Terry Lagerhausen (4), Dave Huber (5), Bob Witt (6),
Jane Poster (7), Phil Huber (8), Rob Morrison (9)



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Huber Financial Group, Ltd., A Registered Investment Advisory Firm

M E M B E R

SCHWAB *advisornetwork*[®]

Independent investment advisor prescreened
for investor evaluation and selection.*

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