# Helping Build Wealth


HBW

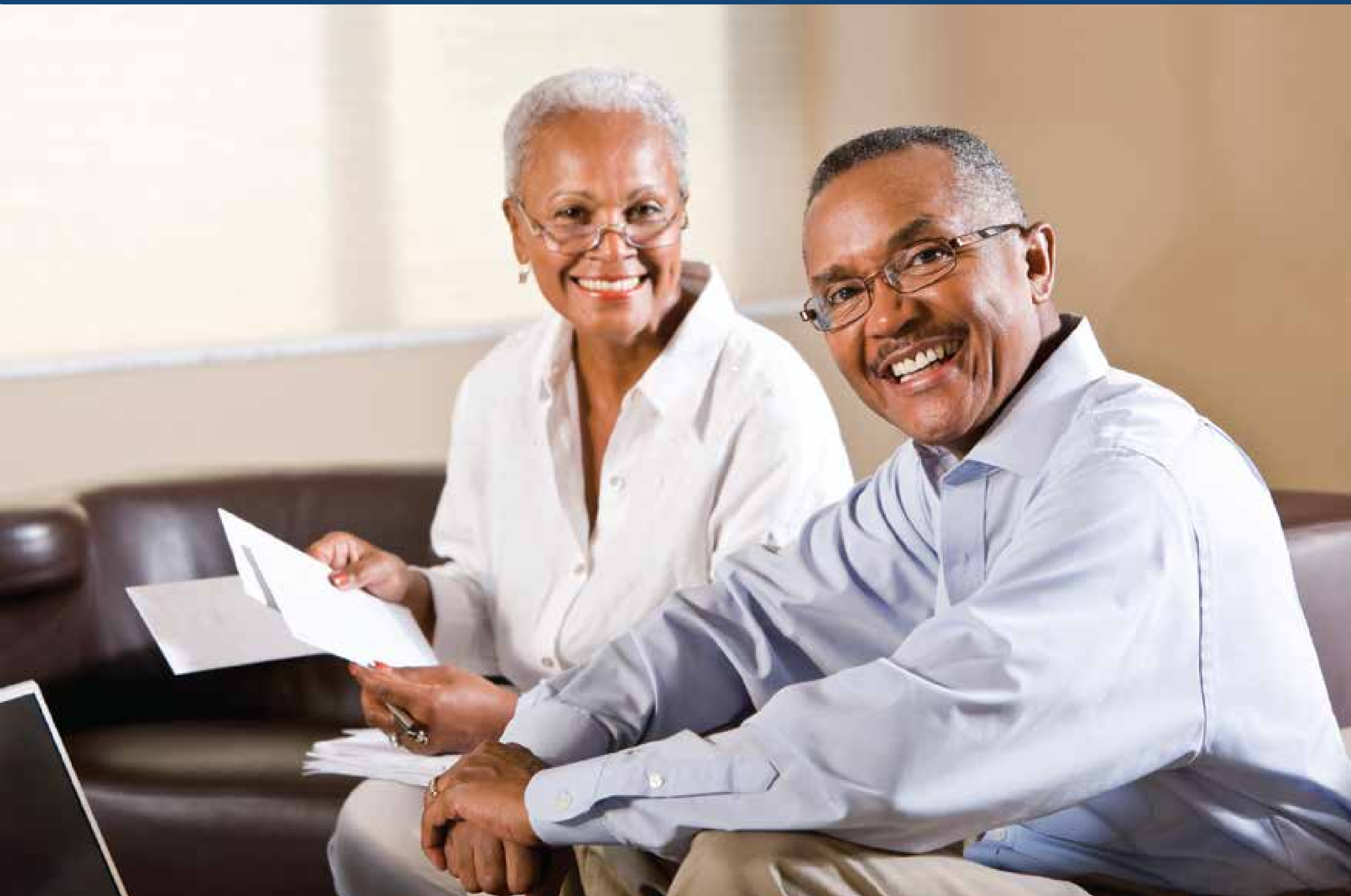
ADVISORY SERVICES LLC

*PROTECTING THE AMERICAN DREAM*

*I want to ...*

... **invest** wisely to achieve my long-term goals.
... **protect** my assets against loss.
... **get** off the buy-and-hold investment roller-coaster.
... **find** a proven, objective investment process.

*You've come to the right place.*



# Moving from Buy-and-Hope to Act-and-Achieve

**Consider your life goals:** building a healthy marriage, raising your children well, pursuing career success, buying your dream house. Do you take a passive approach to any of these goals? Of course not. You know that these dreams do not turn into reality without purposeful, intelligent, consistent action.

Investing is no different. The purpose of investing is to achieve financial gain and security. And like all other goals, it requires purposeful, intelligent, consistent action.

For too long, investors have bought into a passive buy-and-hold philosophy under the illusion that it was an investment strategy: diversify your funds adequately when you're thirty, forget about them, and forty years later you will be living in luxurious retirement. Unfortunately, one economic crash can destroy not only that illusion, but also any opportunity of recouping your losses.

At HBW Advisory Services LLC, we reject this "buy-and-hope" outlook and take an "act-and-achieve" approach. Since founding in 2008, we have sought to steadily grow our clients' funds while minimizing loss through:

- **Active asset management.** Our sub-advisors actively manage accounts on a day-to-day basis to create opportunities for return by investing in areas of market strength. While that does not necessarily mean there will be transactions on a daily basis, it does allow for the possibility depending on changing market conditions.
- **Investment strategies.** Many of our investment strategies are run daily to evaluate current short-term market trends. Because our strategies are quantitative, objective, and mathematical, we remove the emotional human factor from the investing equation and ensure lower volatility and more consistent returns.
- **Proactive risk management.** Our investment strategies seek to reduce and manage risk through tactical asset allocation, reducing exposure to weak industry sectors and index funds, and moving to 100% cash, or in some strategies to "inverse" funds, in cases of extreme market volatility.

goals

By acting to protect your capital during poor markets and build your capital during strong markets, we help you achieve your investment goals!

Sound investing is not...

... trusting that it will work out all right in the end.

... reacting to emotionally charged headlines.

... taking a chance, a gamble, or a long shot.

... believing that someone can predict the future.

Sound investing is a disciplined process that is objective, active, and comprehensive.

# A Disciplined Investment Process

## An Objective Model

Do you want to trust your savings - and your future - to someone else's opinion, gut instinct, or emotional response? No. The economy is far too complex for that. That is why at HBW Advisory Services LLC we offer investment strategies that remove emotion, opinion, and personal bias from the investment process.

We have replaced these subjective snares with objective investment strategies, developed from years of intense market analysis. We do not make either forecasts or predictions.

We are committed to intensive research with the goal of continually refining our investment strategies and improving your investment returns.

## An Active Approach

While our daily objective analysis of the market pinpoints areas of risk and opportunity, our active approach ensures that you benefit from the results of that analysis.

Here's how our tactical and strategic asset management builds and protects your wealth:

1. Based upon your financial goals, risk tolerance, and time horizon, your advisor will recommend one or more of our investment strategies.
2. Our investment strategies include a wide variety of equity and/or bond investments, industry sector funds, and money markets. These investment strategies are thoroughly vetted to be certain they are managed well, with a history of consistent returns. Some investment strategies will use inverse investments in adverse market conditions.

3. As the market changes and different funds, industry sectors, and countries demonstrate either strength or weakness, our investment strategies make buy-and-sell decisions to ensure that your portfolio consists exclusively of investments in the strongest market areas.
   There are times when the market on the whole begins to weaken. In such cases, our strategies will move away from funds that are focused on the long-term and will concentrate your assets in shorter-term index investment funds.

   Should the economy experience an extreme bear market, our investment strategies will move into funds which seek to benefit from the market decline, such as inverse funds, or shift some or all of your assets into cash to prevent loss.

4. As soon as the economy begins to improve again, our investment strategies will systematically move your assets back into funds and sectors that exhibit growth and strrength.
   Through this active approach, you can rest easy knowing that your assets will be actively monitored and positioned in an effort to minimize the impact of a market collapse and maximize the effect of industry upswings. Daily analysis and management both provides protection and maximizes opportunity.

## A Comprehensive Strategy

Our objective investment strategies and active approach provide you with a comprehensive strategy for your investments. Every possibility can be taken into account so that there is a clear, decisive direction for any turn or trend in the market - whether up or down.

We also make sure that you have an exit strategy. This includes investment strategies that move to 100% cash or 'inverse' funds in order to protect your assets during steep market declines, a strategy for how to systematically draw upon your investments to provide you with a solid income for retirement, and a strategy for leaving a legacy to your children.

strategy

# Complete Security

### Your investments - your money, your wealth - are protected by four powerful safeguards:

1. You can rest easy knowing that your assets are held by a third-party custodian. At no time does HBW Advisory Services LLC have custody or possession of your funds. This ensures that there is no danger of your funds being commingled with other assets, or of being used in an inappropriate fashion.
2. Each third-party custodian is regulated and monitored by an independent regulatory body. This is no occasional perfunctory check-up: the custodians are rigorously examined on a regular basis, and have to adhere to the highest standards of security, safety, and conduct.
3. HBW Advisory Services LLC is a fee-only, SEC Registered Investment Advisor. Our advice is independent, open-minded, and transparent.
4. You always have direct access to your account(s) through your third-party custodian. That means you can view transactions and account values on a daily basis, and can withdraw your funds at any time, right from day one.

*security*

### ... with a Personal Touch

Who wants to be a number instead of a name? No one. At HBW Advisory Services LLC, we know that you are not an account number or a dollar figure. You're a person - with hopes, goals, and dreams.

We are committed to you as a person: committed to helping you fulfill your hopes, accomplish your goals, and realize your dreams. Every investment decision is made with you in mind.

So if you ever have a questions for us, we welcome you to give us a call. You will never be frustrated by confusing voice menus, interminable waits, or "customer services representatives" who have no idea who you are or how to help you. **We're here for you:** in person, by phone, or by email. We guarantee it.

# Your Financial Future Starts Today

Are you ready to move forward with your financial future? At HBW Advisory Services LLC, we're ready to help you reach your financial goals!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