Asset Management

LEVEL FOUR® Advisory Services
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC

> "A disciplined and comprehensive investment process is key to our ability to service clients."

INVESTMENT STRATEGIES

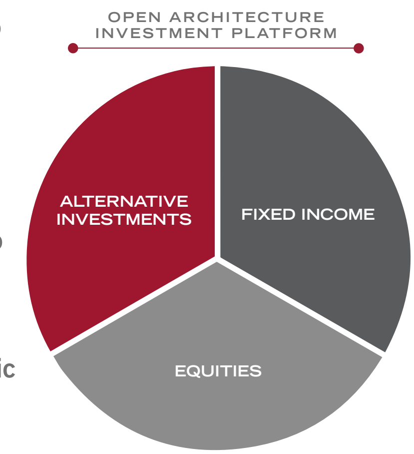
Today's market complexity and volatility demand specialized attention and a holistic approach to investment management. Our comprehensive investment process is employed to manage multiple equity and asset allocation portfolios, as well as customized portfolio strategies on behalf of institutions, endowments, foundations, and high net-worth individuals.

OUR APPROACH TO INVESTING

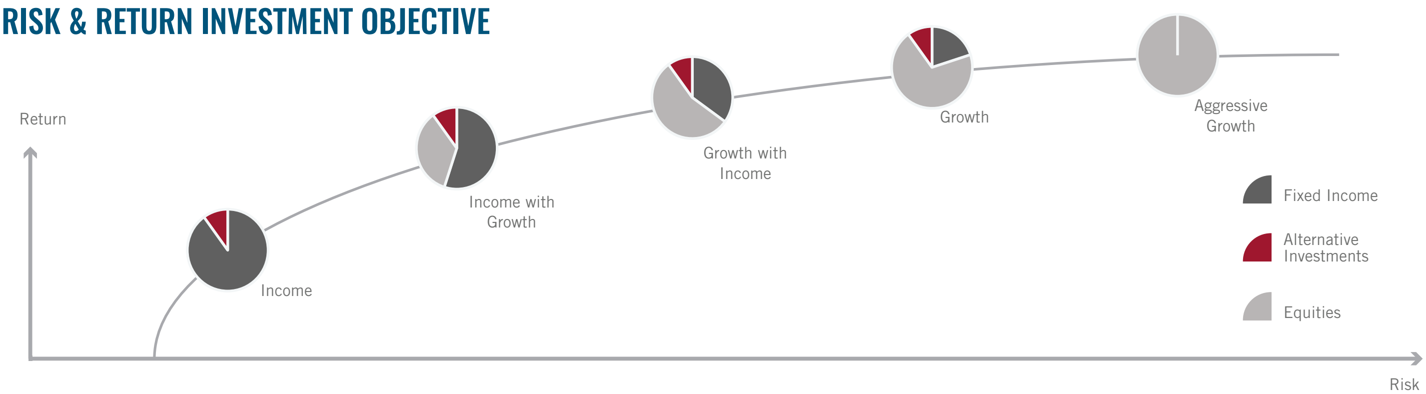
Our approach to investment management employs a blend of internal, proprietary investment portfolios managed by our team of professionals, as well as externally sourced investment strategies to compliment a clients target allocation. It is this mix of capabilities that allows us to access an appropriate strategy on behalf of clients.

We believe this approach offers us access to high caliber separately managed accounts, and industry leading capabilities in the mutual fund and exchange traded fund space that seeks to maximize the growth and protective features of client portfolios. This independent approach guides us to an appropriate investment strategy meeting the unique needs of investors in a demanding and ever-changing market environment.

Our ultimate objective is to deliver upon a disciplined investment philosophy and create custom solutions to help clients grow the wealth they have worked so hard to accumulate, and importantly, protect that wealth in volatile and erratic market conditions.



RISK & RETURN INVESTMENT OBJECTIVE



LEVEL FOUR®
Advisory Services
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC

Asset Management

THE TEAM APPROACH

We employ a team approach in managing client portfolios and the portfolio management team is formally referred to as the Investment Committee. The Investment Committee is responsible for security selection and portfolio construction within the confines of our investment process and in accordance with the client's investment objectives and guidelines.

Our approach combines the expertise of dedicated portfolio management professionals with decades of experience managing assets across the client spectrum. This team approach to management helps to ensure that clients receive comprehensive advice and solutions for their unique objectives.

The investment process that we have in place, rooted in a science and research, is disciplined and comprehensive and is supported by extensive research tools and access to proprietary and street information that seeks to identify securities possessing superior financial characteristics.

EQUITY PORTFOLIOS

- US Large Cap Growth
- US Large Cap Value
- International American Depositary Receipts
- Master Limited Partnership
- Real Estate Investment Trust

ASSET ALLOCATION PORTFOLIOS

- Income & Preservation
- Income & Growth
- Growth & Income
- Growth
- Aggressive Growth

DIGITAL ADVISOR

- Low Fees
- 24/7 Account Access
- Meaningful performance reporting

Engaging with a client to manage their wealth is a deeply personal matter. Whether it is a $25 million-dollar client, or a $100,000 client. Trust is the foundation and basis for that relationship and we take our role as a trusted investment fiduciary very seriously. At the end of the day, it is all about delivering independent and actionable investment advice to our valued clients.

Equity investing includes risks, including fluctuating prices and loss of principal.
Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual.