



EQUITY CONCEPTS NORTH, LLC  
PRIVATE WEALTH MANAGEMENT

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*Investing In Your Potential™*

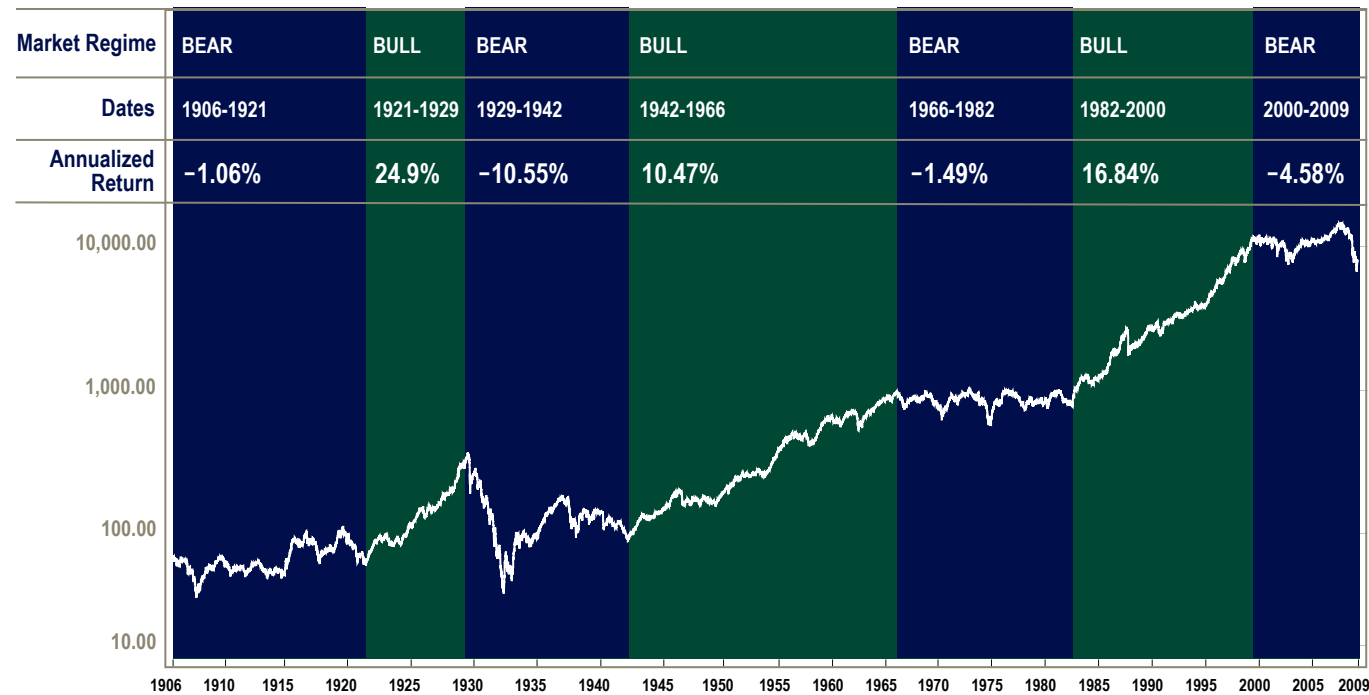


# Rethink Your Investment Philosophy

Most investors base their investment decisions on the common perception that the stock market has averaged 10% return per year over the last 100 years. While that may be true, for practical purposes that assumption is dangerous to your long term financial planning.

A closer look at the chart below demonstrates that there are significant time periods with little to no market growth. Since individuals don't invest over 100 year periods, it is vital to understand how to invest in all types of markets.

DOW JONES INDUSTRIAL AVERAGE: 1906 - 2009 (Ned Davis Research)



What is your plan for financial success during flat or down markets?



# A Different Approach

The ECN investment philosophy is designed to help preserve and grow capital while minimizing volatility in a way that reduces overall exposure to the equity markets.

Our solution driven approach is diversified beyond traditional stock and bond investments. The goal is to reduce your volatility by combining multiple investment strategies, some of which are uncorrelated to the equity markets.

## The ECN Investment Philosophy



*"A good portfolio is more than a long list of stocks and bonds. It is a balanced whole, providing the investor with protections and opportunities with respect to a wide range of contingencies."*

- Professor Harry M. Markowitz Portfolio Selection, 1959 Nobel Prize in Economics, 1992

## Wealth Management

It is more than just picking investments and retirement planning. At ECN, wealth management is the integration and coordination of financial planning, risk management, asset management, tax planning and estate planning. This comprehensive approach is designed to ensure that each of these distinct and important areas of your financial life is evaluated and managed together to give you a greater sense of control. It is the active and ongoing supervision of this process that will ultimately define your financial success.



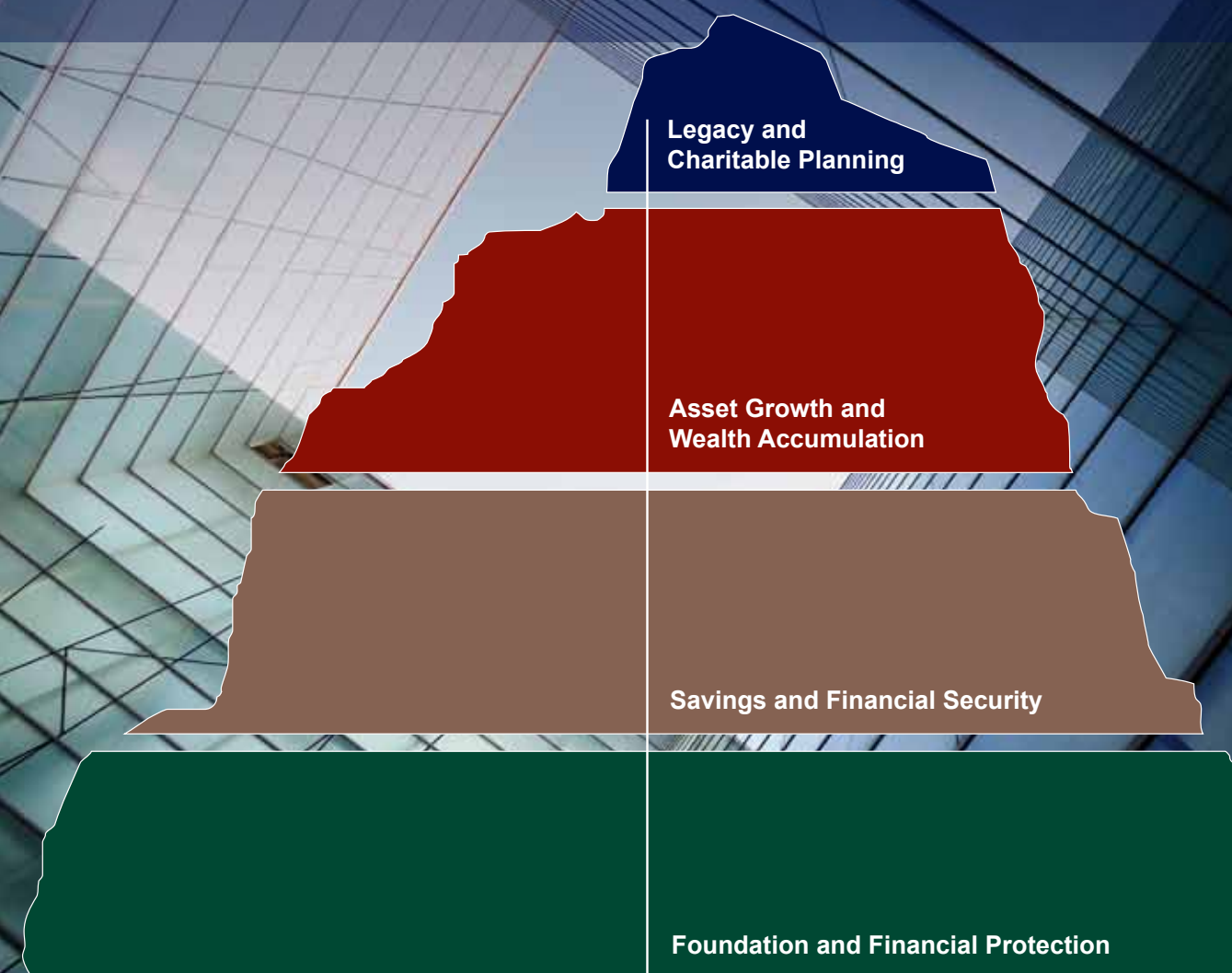
## Our Planning Process

The first step in our process is to understand you and the details of your financial life. This information allows us to help you see the big picture with precision. Our proprietary model, shown below, is designed to simplify even the most complex situations to give clarity as to what is currently in place and enable us to see opportunities that exist.

The “typical” financial planning approach uses analysis of countless scenarios, pages of charts and balance sheets, and hypothetical projections that are dated and worthless soon after they are printed. While this approach contains some valuable information, it is insufficient in a rapidly changing world.

Our approach is to simplify your current financial situation, then design and implement strategies to make sure your goals are achieved. This model keeps everything in front of us at all times to help us manage the fluid nature of your life and financial changes that occur along the way.

### The ECN Model



ECN was founded in 2001 with the belief that true wealth management should be an independent, team based, process oriented and solution driven experience for all clients. This approach creates stronger and better relationships with our clients.

## Independent

We represent the interests of our clients, not a financial institution. We have built our business on trust and referrals since we opened our doors. We are able to do this because our interests are aligned with our clients.

## Process Oriented

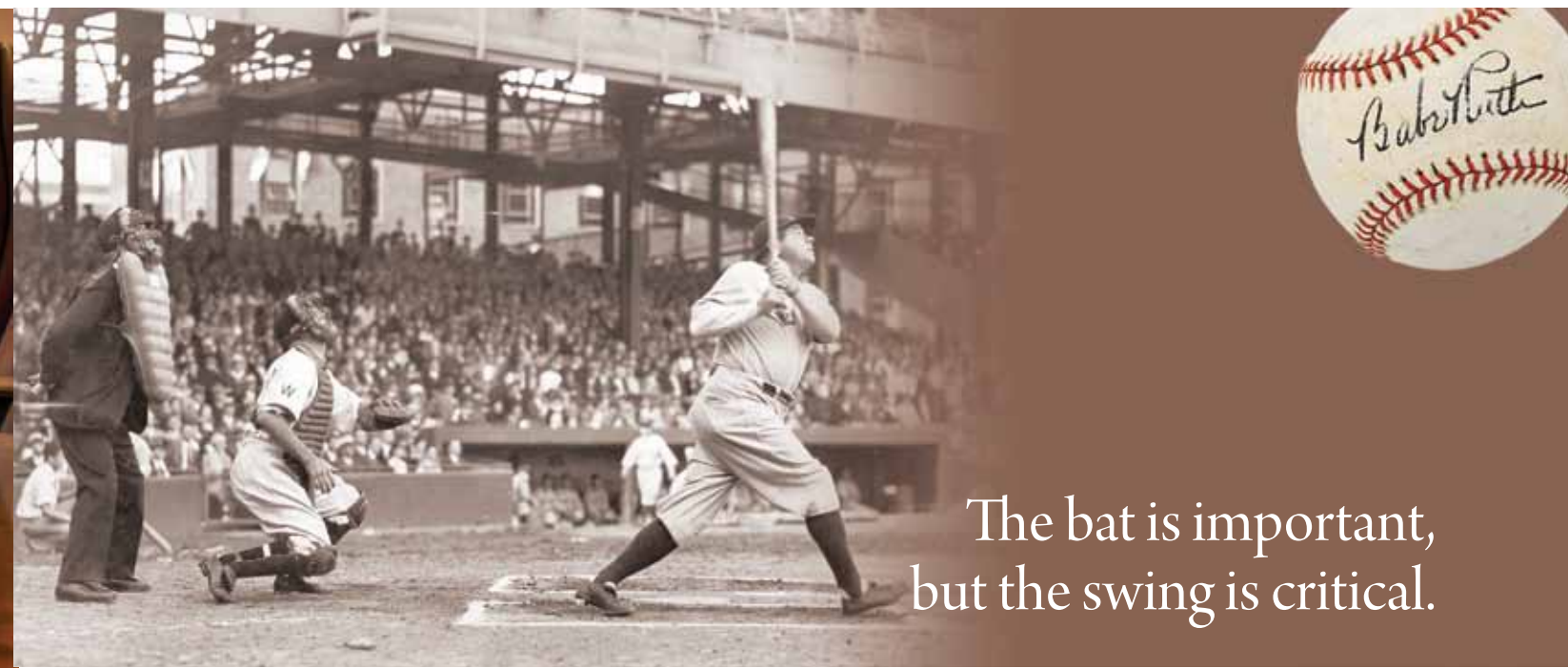
There is always vigorous discussion in the financial world about the relative strength of one particular investment or another, but often the essential nature of the planning process is overlooked. Let's look at it this way:

If you were invited to participate in the Home Run Derby and given a choice between the best BAT available or the SWING of a professional baseball player – which would you choose?

The bats are the investments. The swing is the planning process.



Our Success Follows Yours



The bat is important, but the swing is critical.

## Team Based

One of our fundamental values is collaboration. Our relationship with Equity Concepts, LLC in Richmond, VA (founded in 1991) enables your ECN Wealth Manager to have access to a team of in-house specialists, including CPAs, CFP®s, MBAs and attorneys, to ensure that each area of your financial life is receiving the expertise and focus necessary for success.

## Solution Driven

One of the best ways to fight against periods of volatile or poor equity market performance is the strategic use of non-correlated asset classes. Our dedication to researching and providing access to world class alternative investments is one of the things that makes ECN a truly outstanding wealth management team.

Put our Wealth Management Team to work for you.

Please contact one of our Senior Relationship Managers

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