



YOUR FINANCIAL ADVISOR AND SEM

YOUR POWERFUL TEAM

ENABLING YOUR ADVISOR TO PROVIDE YOU WITH A VALUABLE SERVICE

SEM enables your financial advisor to focus on the activities that provide the greatest value to you. We do this by providing a fiduciary-based, fee-only asset management platform. This gives your advisor the valuable time needed to help you.

SEM works with a select group of cutting-edge financial advisors who understand that a behavioral-based investment and wealth management approach provides an exceptional advantage over traditional stock brokers and financial advisors.



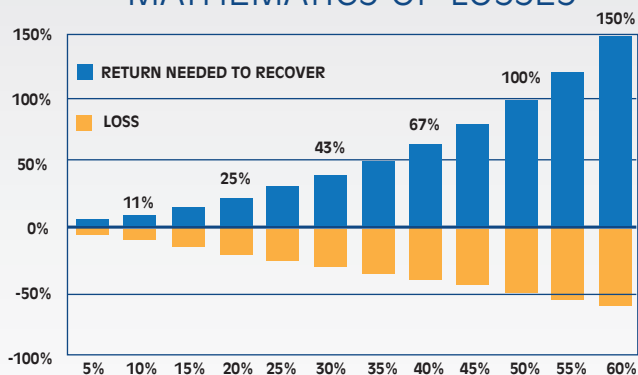
YOUR ADVISOR AND SEM



WORKING AS A TEAM FOR YOUR SUCCESS



MATHEMATICS OF LOSSES



IMPORTANCE OF MINIMIZING LOSSES

SEM works with your financial advisor to structure your portfolio allocation to your specific risk tolerance. Doing so should prevent you from getting in a situation where you become nervous with the losses in your account, which could lead to an emotional reaction. In addition to this, the math behind investment losses shows your advisor and SEM the importance of lowering risk in a portfolio. If you lose 50% of a \$100,000 investment, to recover you need to double the \$50,000 to “be even”.

A FULL SPECTRUM OF INVESTMENT OPTIONS

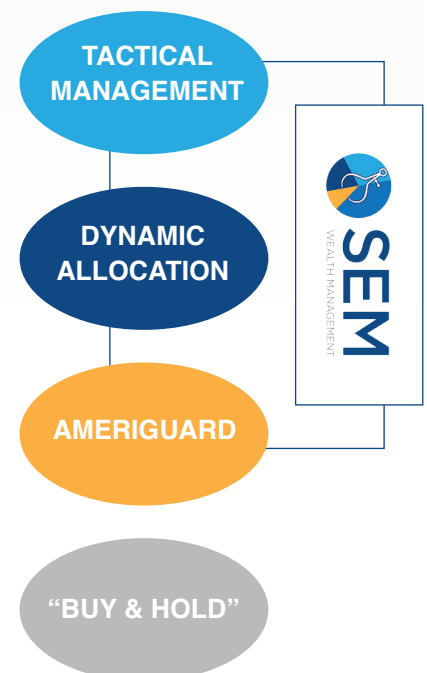
SEM’s investment model line-up allows clients to add stock market exposure while still providing risk management. Our models are designed to work together to meet each client’s overall risk/return objectives. Our platform gives you customized blends of multiple SEM models inside a single account.

Tactical Management: Tactical programs study market trends with a focus on moving to lower risk asset classes when risks are high. Due to this risk management focus, tactical programs won’t participate as much in rising markets.

Dynamic Allocation: These programs start with a core asset allocation and then increase/decrease exposure based on SEM’s Economic Models.

AmeriGuard: AmeriGuard is an asset allocation program that seeks to allocate to the strongest American Funds and Vanguard funds.

“Buy & Hold”: SEM can add static “buy & hold” investments to the asset allocation mix. The purpose of these investments vary by client, but it can add a unique customization to each client portfolio.





A BEHAVIORAL APPROACH

- STEP 1.
- STEP 2.
- STEP 3.
- STEP 4.
- STEP 5.

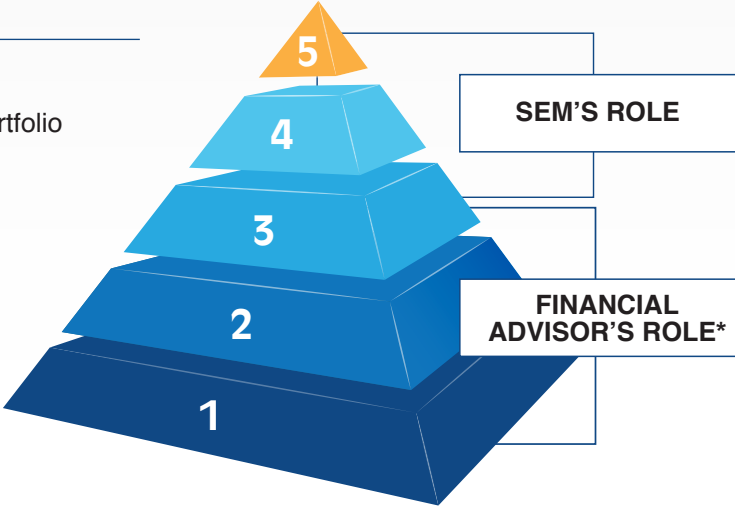
Construct complete financial plan with specific goals and objectives

Develop cash flow strategy, taking into consideration cash and other low - risk investments. This reduces short-term risk and the likelihood of making short-term, emotional decisions.

Divide assets into specific layers, and set specific goals and objectives for each layer.

Select investments that align with specific objectives and risk levels for that layer.

Use smaller portions of portfolio for concentrated or riskier investments.



*Your Financial Advisor is in constant contact with SEM's portfolio management team to stay up-to-date on any significant changes to the asset allocation inside each of the models.



SEM IS EXPERIENCED WITH ALL KINDS OF MARKETS

Since 1992, SEM has helped advisors and investors in all kinds of financial markets — bubbles, manias, the subsequent market crashes, mini-panics, wars, terrorist attacks, political upheaval, and vast regulatory changes across many industries, including our own.

SEM's investment team is comprised of individuals with a background in engineering, accounting, and traditional finance. They combine their knowledge and experience to navigate the uncertainties of the stock and bond markets.

The key to SEM's survival has been the use of mathematical formulas to take the guesswork out of the investment decision process. This includes when to invest, what to invest in, and when it is best to sit on the sidelines. During market “shocks”, investors have a heightened sensitivity to losses and oftentimes end up letting their emotions influence their decision making. There is nothing wrong with being emotional — it's what makes us human!

SEM doesn't know what the next 27 years will bring and doesn't need to. The investment models that make up your portfolio are designed to react and protect during market volatility as well as participate when markets are rising. SEM and your financial advisor will continue to monitor your portfolio to ensure that you are allocated appropriately for both risk tolerance and financial planning goals.



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