

# Harmonic Investment Advisors

*Integrity*      *Independence*      *Insight*



# Harmonic Investment Advisors

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## MISSION AND VALUES



# Harmonic Investment Advisors

## *Mission*

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Create and manage, in an environment of integrity, long-term investment portfolios that are optimally structured to suit each client's unique circumstances.



# Harmonic Investment Advisors

## *Values*

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### ■ Integrity

- Attentiveness to client needs
- Confidentiality
- Transparency of process and reporting

### ■ Independence

- Proprietary intellectual capital
- Global diversification, local management

### ■ Insight

- Broad and deep professional experience
- Collaborative management



# Harmonic Investment Advisors

## *Values*

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Harmonic Investment Advisors pledges to respect and embody the

### CFA Code of Ethics:

- Place the integrity of the profession and interests of clients above your own interests
- Act with integrity, competence and respect
- Improve and maintain your professional competence

### CFA Institute Standards of Professional Conduct:

- Professionalism
- Integrity of the capital markets
- Duties to clients
- Duties to employers
- Investment analysis and recommendations
- Conflicts of interest



# Harmonic Investment Advisors

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## INVESTMENT PHILOSOPHY



# Harmonic Investment Advisors

## *Investment Philosophy*

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- Risk and return are inextricably linked
  - Maximize return for a given risk level
  - Minimize risk for a given return target
- Long-term orientation
- Incremental return from inefficient markets
- Global opportunities
- Portfolios should be tax-efficient when appropriate



# Harmonic Investment Advisors

## *Investment Philosophy*

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- Diversification is most effective risk management tool
  - Asset class (stocks, bonds, real estate, etc.)
  - Investment style (growth, value)
  - Economic sector (technology, financial, etc.)
  - Firm size (large, mid, small)
  - Country of incorporation (US, foreign)
  - Company



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## *Investment Philosophy*

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The appropriate combination of elements is required to achieve the desired result:

# HARMONIC



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## INVESTMENT PROCESS



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## *Investment Process*

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- Team management
- Proprietary intellectual capital
  - Economic research
  - Market forecasts
  - Economic sectors
  - Quantitative filter
  - Investment selection
  - Points of diversification



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## *Investment Process*

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# Harmonic Investment Advisors

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## CLIENT SERVICES



# Harmonic Investment Advisors

## *Client Services*

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- Total portfolio
  - Client-completed risk evaluation
  - Comprehensive diversification using exchange-traded funds and individual securities
  - Six strategic asset allocations
  - Tailored using tactical asset allocation and client-specific considerations
  - Constant monitoring, periodic rebalancing
  - Monthly reporting
  - Format and frequency of contact by request
  - Competitively “fee only” pricing



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## *Client Services*

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- Single mandate (individual securities)
  - US large-cap core
  - US smid-cap core
  - US all-cap core
  - US socially responsible
  - US core taxable bond
  - US tax-exempt bond



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## **ABOUT HARMONIC INVESTMENT ADVISORS**



# Harmonic Investment Advisors

## *About HIA*

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### ■ Kenn Lamson, CFA

#### ■ Professional

- Chief Investment Officer, Idaho Trust National Bank
- Senior Portfolio Manager, US Bank Private Asset Management
- Senior Analyst, Financial Stocks Inc.
- Mutual Fund Manager, Star Funds

#### ■ Other

- Founder and Past President, CFA Society of Idaho
- Board member, Idaho Shakespeare Festival
- Board member, Boise State Radio
- Committee member, Treasure Valley YMCA
- Guest Lecturer, Boise State University
- Bachelor of Science, Jacksonville State University (AL)
- Contributor to local and national media, including Idaho Business Review and Bloomberg



# Harmonic Investment Advisors

## *About HIA*

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### ■ Kevin A. Jones, CFA

#### ■ Professional

- Chief Investment Officer, DB Fitzpatrick & Co.
- Senior Portfolio Manager, ICM Asset Management

#### ■ Other

- Past President, CFA Society of Idaho
- Board of Directors Catholic Charities of Idaho
- Finance Council member, St. John's Parish
- Advisory Council member, Boise State University College of Business & Economics
- Guest Lecturer, Boise State University and Gonzaga University
- Bachelor of Arts, University of California at Santa Barbara
- Contributor to local and national media, including Idaho Business Review, Bloomberg, The Wall Street Journal and CNBC



# Harmonic Investment Advisors

## *About HIA*

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### ■ Christopher Wyatt, MBA: Wealth Management Officer

#### ■ Professional

- Independent Financial Planner & Franchise Owner, Ameriprise Financial, Inc.
- Financial Services Broker & Project Manager, Charles Schwab & Co.

#### ■ Other

- Board member, Cathedral of the Rockies
- Former Board member, Idaho Financial Literacy Coalition
- Volunteer, United Way Grant & Income Review team
- Volunteer, Life's Kitchen
- Volunteer, Microenterprise Training & Assistance
- Guest educator, ITT Tech and Boise School District
- Masters of Business Administration, University of Colorado

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