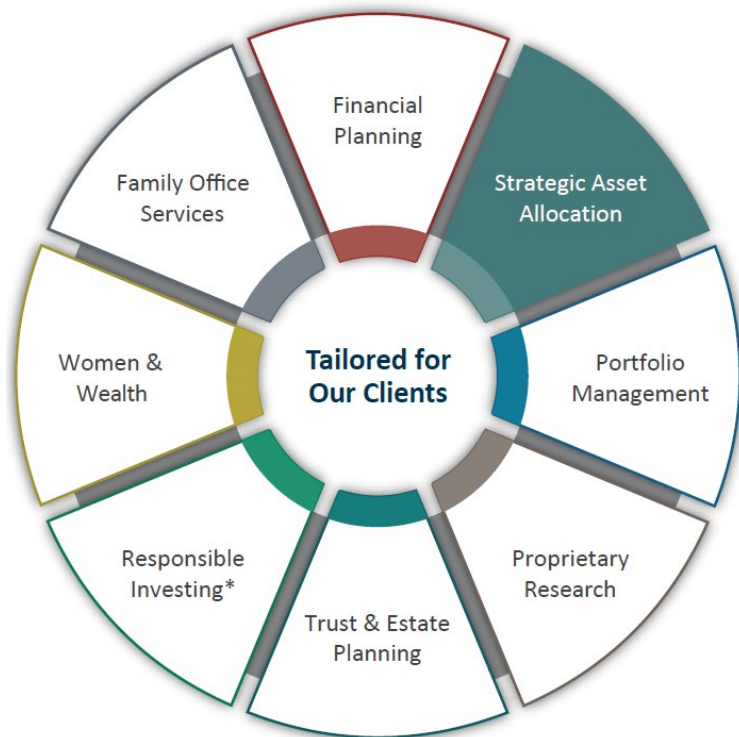


1919 Investment Counsel, LLC (“1919”) was founded on the belief that no two clients are alike. For over a century, we have been delivering services and tailored solutions that preserve, build, and manage wealth. We are committed to helping our clients achieve their financial goals with thoughtful advice.

1919 Strategic Asset Allocation

At 1919, we strive to provide each client with a tailored strategic asset allocation. Asset allocation is the primary determinant of portfolio returns, and as such we believe your asset allocation should reflect your unique goals and objectives. Through the planning process, your dedicated team will seek to understand your situation and ensure that your asset allocation is aligned with those long term goals and objectives.

Our Solutions and Strengths for a broad range of client needs



*Includes Inclusive Investing Strategy

Tailored Solutions

Expertise Delivered Through Personalized Service

Designed for Flexibility

We believe your asset allocation should be strategic in nature, maintaining a focus toward your long-term goals, while also being flexible to accommodate tactical shifts that reflect our more near term view on a particular asset class.

Each account or grouping of accounts will have an Investment Policy Statement that not only reflects goals, objectives, and investment constraints, but also will have long term ranges for the core asset classes in the portfolio. This provides your portfolio management team flexibility in making tactical over and under-weights, while remaining within an asset allocation range that achieves your portfolios long term objectives.

The Investment Policy Statement is long term in nature, but can be revisited as needed when circumstances or needs change.

Tailored Asset Allocation to Your Financial Goals

Analyze Your Objectives

- Identify needs and goals and assign priorities to them
- Consider tax implications
- Define risk tolerance and time horizon

Evaluate Economy and Asset Classes

- Project returns from various asset classes over different time periods
- Assign probabilities to primary forecast and alternative outcomes. Analyze in order to evaluate risks and opportunities

Establish Investment Policy Guidelines

- Avoid extreme positions based on any one outlook
- Balance investments in alternative asset categories to match our assessment of risk/reward tradeoffs

Mesh Your Objectives with Policy Guidelines

- Create a custom-tailored portfolio
- Tactically adapt guidelines as needed to reflect major trends in the economic and investment environment

All investments carry a degree of risk. There is no guarantee that investment objectives will be achieved.

About 1919 Investment Counsel, LLC

1919 Investment Counsel, LLC is a registered investment advisor. Its mission for more than 100 years has been to provide counsel and insight that help families, individuals, and institutions achieve their financial goals. The firm has offices across the country in Baltimore, Birmingham, Cincinnati, Houston, New York, Philadelphia, San Francisco and Vero Beach. The firm has approximately \$19.7 billion in client assets under management (as of September 30, 2023), of which approximately \$2.3 billion are in Responsible Investments. 1919 Investment Counsel, LLC seeks to consistently deliver an extraordinary client experience through its independent thinking, expertise and personalized service. To learn more, please visit our website at www.1919ic.com.

Disclosure

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