

**Alhambra
Investment
Partners**

We Are Different.

A Registered Investment Advisory Firm



We Are Different.

Alhambra

Advisor

Independent

Decision Makers

Academic Research

Portfolios Designed to Perform

Fiduciary Duty To Client

Dedicated to Client Success

Traditional

Salesman

Biased

Order Takers

Marketing Research

Products Designed to Sell

Acts for Benefit of Management

Dedicated to Own Success

Alhambra

Your Personal CFO

Fiduciary Duty: We have a legal obligation to do what is in your best interest. Conflicts of interest, if any, must be disclosed.

Experience: Our investment team has over 75 combined years of investment experience.

Objectivity: We are paid by and work solely for our clients. We are not paid by any third party mutual funds or brokerage firms.

Transparency: Clients custody their own funds. We act as investment managers but clients retain control of their assets. Performance information is compiled and made available via Morningstar's client portal.



Our Preferred Custodians



- One of the world's largest financial services providers with total custodied assets of \$3.4 trillion.
- Provides access to a wide variety of financial products and services.
- Insurance and annuities through Fidelity Life Insurance.
- SIPC and unlimited supplemental account insurance.
- Required no government assistance during financial crisis.

Folio Investing

- Innovative On Line Brokerage firm.
- Founded in 1999 by ex-SEC commissioner Steve Wallman.
- SIPC and supplemental account insurance up to \$10 million.
- Required no government assistance during financial crisis.

People



Joseph Y. Calhoun III

- Founder, Chief Investment Architect
- 20 Years Experience
- US Navy Veteran
- Widely published market commentary
- Editor at Real Clear Markets



Douglas R. Terry

- Head of Portfolio Implementation
- Over 15 Years Experience
- Extensive Derivatives and Risk Management Experience
- Floor trader: CBOT, NYMEX, COMEX & CBOE

People



John L. Chapman

- Chief Economist, research focus on monetary policy, macroeconomic growth & global opportunities
- Marketing and systems engineering at IBM
- Strategy consulting at Hill & Cutler Co.
- Private equity, M&A, corporate finance advisory at Global Capital Markets, Inc.
- Widely published in Wall Street Journal, Real Clear Markets, et al.
- Doctorate in Economics (Univ. of Georgia), Harvard MBA, CFA Candidate
- Blog site at www.ThinkingThingsOver.com



Joseph A. Gomez

- University of Miami, Finance
- 20-years in the wealth management industry
- Extensive experience in fee-based asset management, portfolio construction and risk management
- Advises U.S. and offshore clients

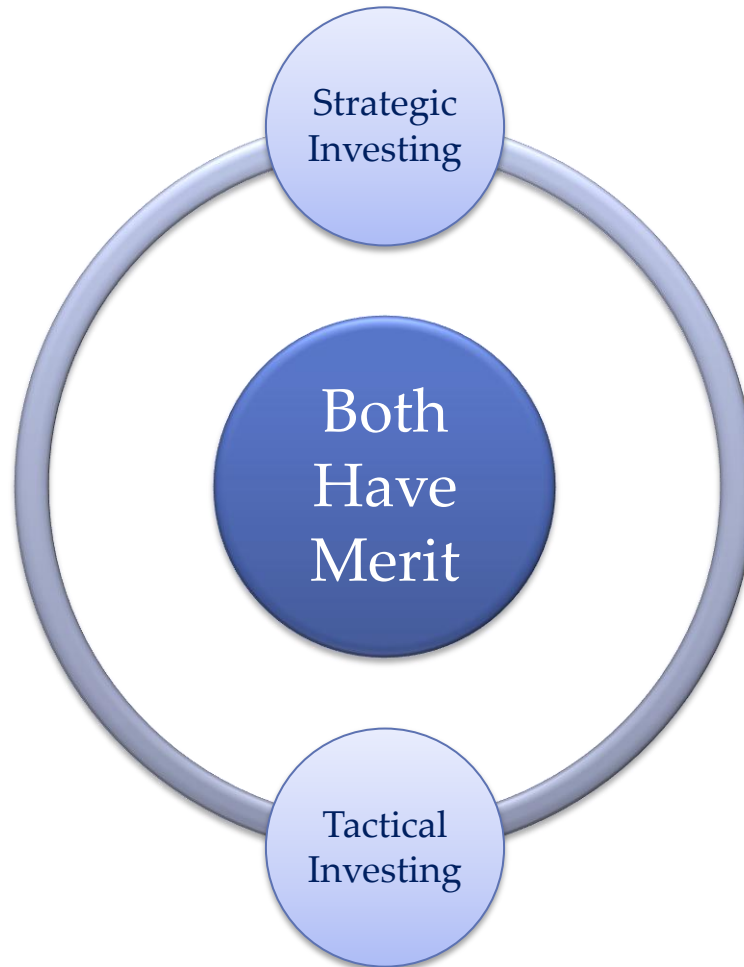
People



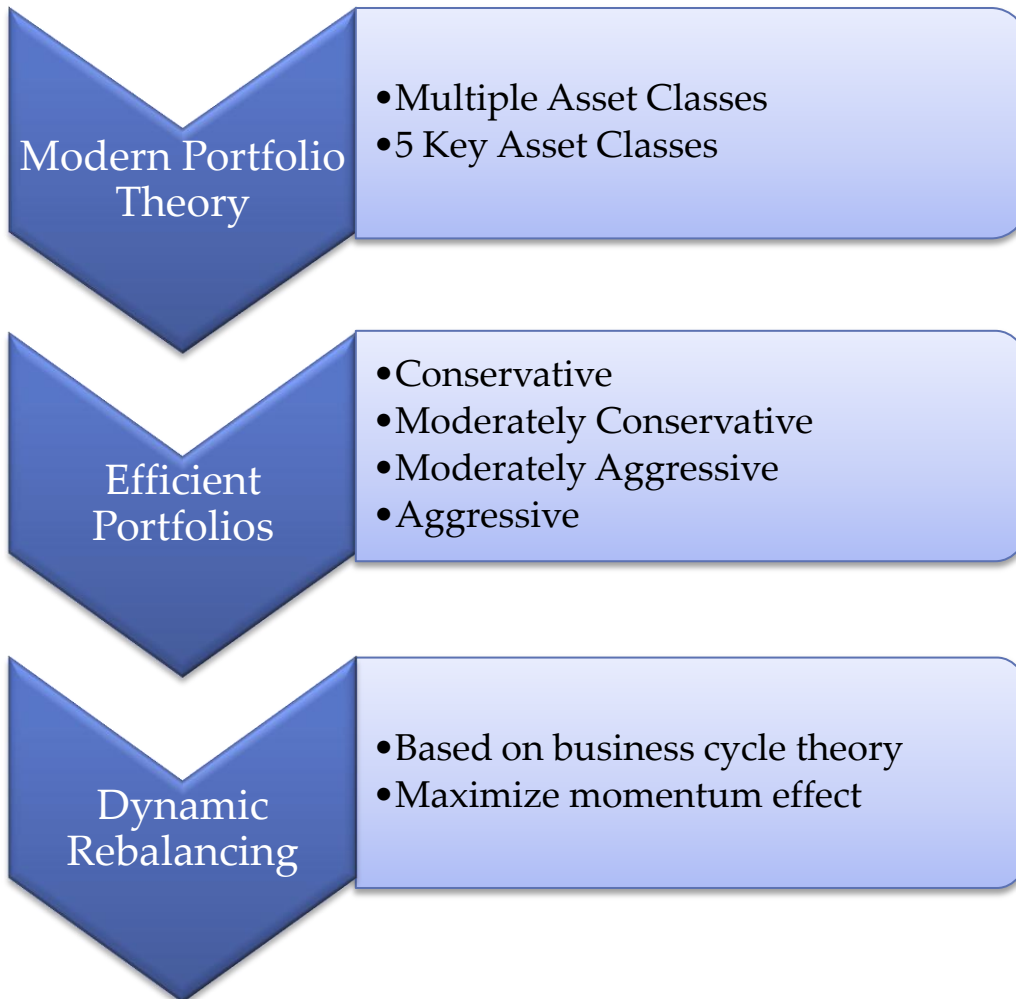
Patrick Manning

- Head of Strategic Investments
- 40 years experience in the securities and investment banking industry
- Supervised the municipal bond, public finance, and equity brokerage departments for Manufacturers Hanover Securities Corporation

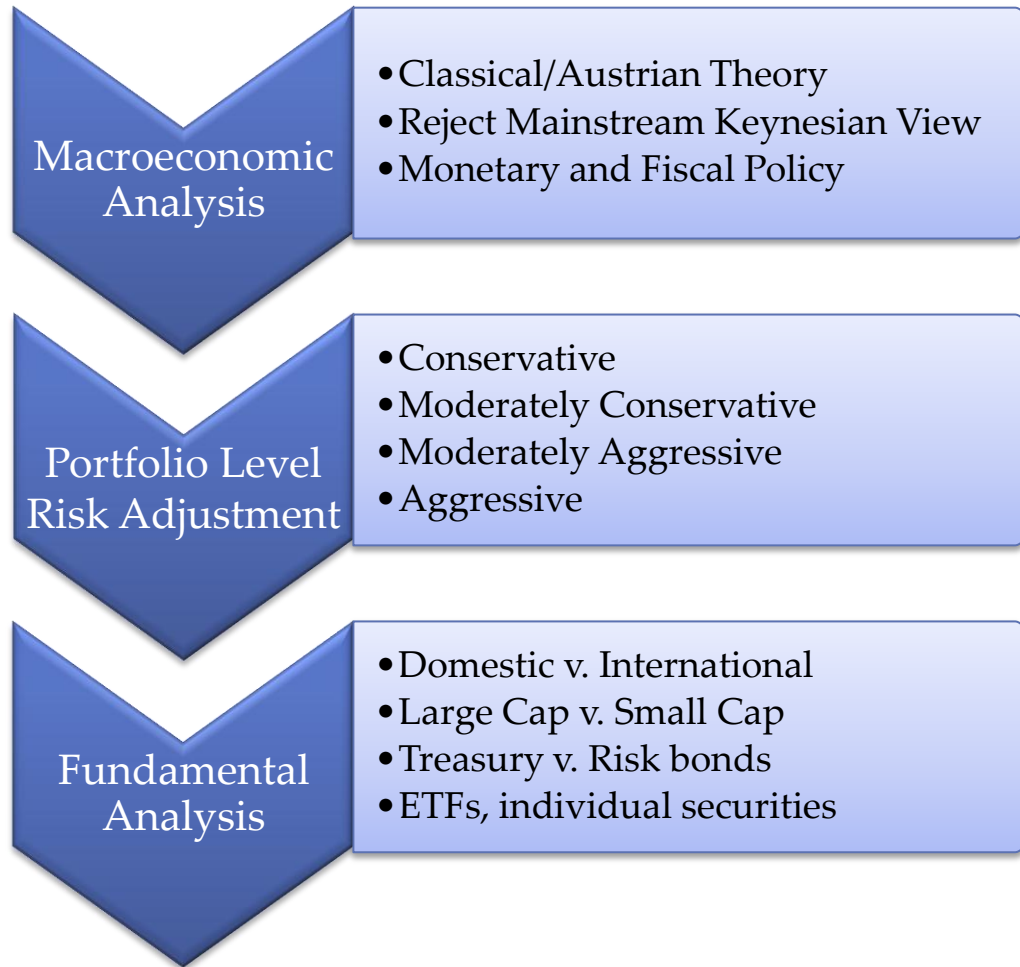
Investment Philosophy



Strategic Investing Process



Tactical Investing Process



Client Assessment

Individual Circumstances

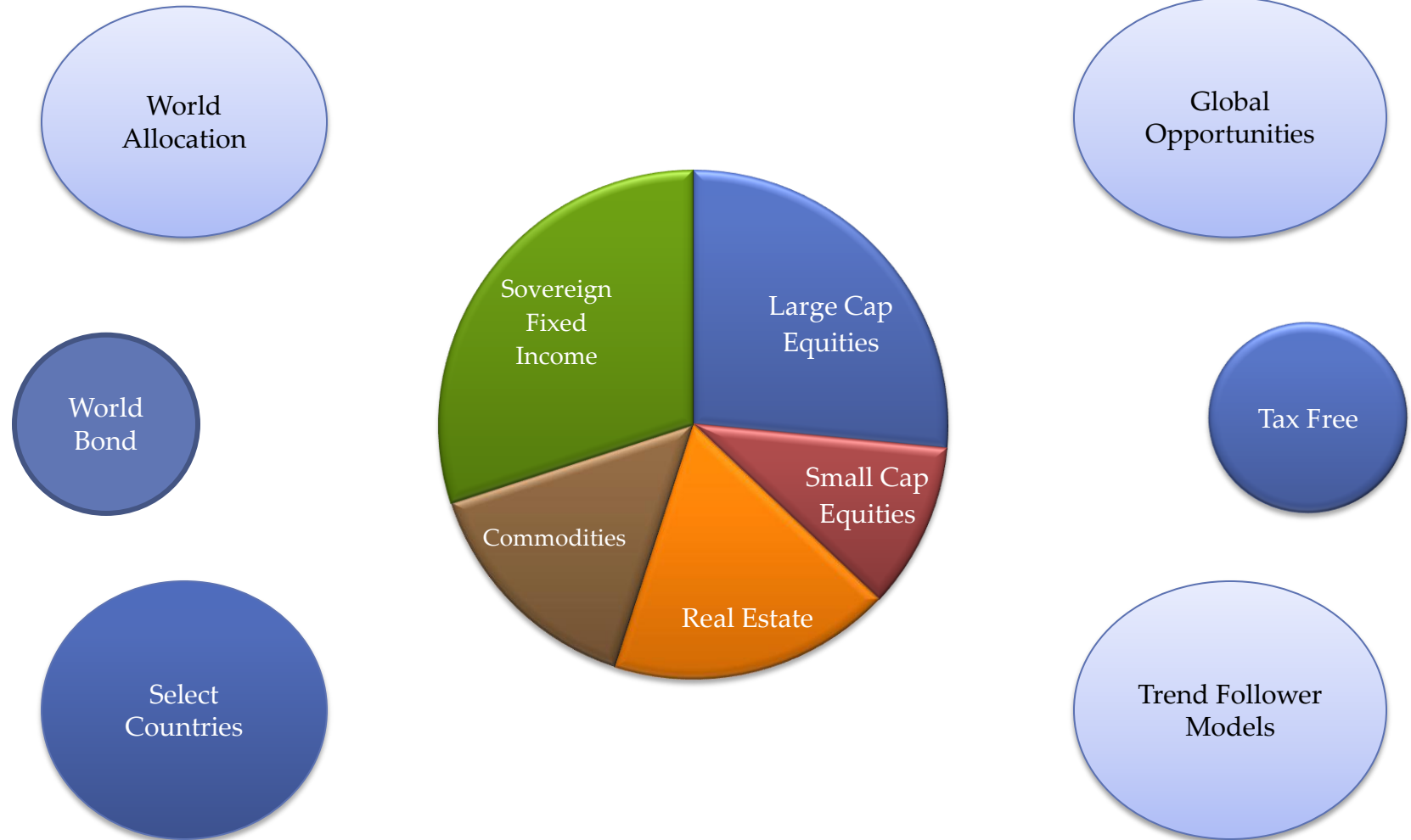
- Goals
- Aspirations
- Income
- Net Worth
- Current Investments
- Savings Strategy
- Plans

Risk Versus Return

- Ability to accept Risk
- Willingness to accept Risk
- Behavioral Economics
- Concept of Risk
- Volatility
- Loss of Principal
- Ability to recover

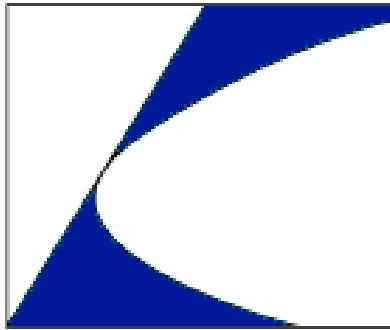
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Customized Investment Solution



Reach Your Financial Goals With Alhambra

- ❖ Academically supported process and strategy
- ❖ Superior risk adjusted performance
- ❖ Customized solutions
- ❖ Low turnover, tax efficient portfolios
- ❖ Classical/Austrian economic theory – the only theory that fully explains the real economy.
- ❖ Fiduciary duty to client
- ❖ Independent – No conflicts of interest



Alhambra
Investment
Partners

Unbiased and Independent Advisor

Offices and Contact Information

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Palmetto Bay, Florida 33157
786-249-3773

Coral Gables Office

Douglas Road Entrance, South Tower
806 Douglas Road, Ste. 625
Coral Gables, Florida 33134
786-249-3773

Denver, Co Office

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Greenwood Village, Colorado 80111
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Disclaimer

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product made reference to directly or indirectly in this communication, will be profitable, equal any corresponding indicated historical performance level(s), or be suitable for your portfolio and may result in a loss of principal. Due to various factors, including changing market conditions, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained herein serves as the receipt of, or as a substitute for, personalized investment advice from Alhambra Investment Partners, LLC.