



*Grow*  
your wealth.





## FSA Investment Group Company Summary

At FSA Investment Group, we provide a fully-integrated and customized approach to investment management that is designed to preserve and grow your capital. We believe that providing unbiased, independent advice is critical; therefore, we utilize an open infrastructure platform to build customized client solutions.

A well-designed portfolio requires a thorough understanding of our clients' goals, which can be dynamic. Our investment method incorporates your goals into our process by taking a valuation driven approach to minimizing risk and focusing on growth. Another important feature of our investment methodology is the diversification of client investments to reduce volatility and potentially enhance returns.

## Tribal Financial Solutions

We focus on creating investment strategies that are designed specifically to meet your tribe's current needs while ensuring the strategy provides financial strength for future generations. We design and manage programs such as Minor's Trusts, Elder Benefit, Education, Capital Reserve Accounts and Cash Management. Our process in working with tribes to establish a plan includes the following steps:

- 1.** We assist tribal leaders in determining investment goals and portfolio objectives.
- 2.** We develop the investment policy statement that identifies the tribe's risk tolerance, return objectives, target allocations and responsibilities of all parties. This step ensures that tribal leaders and tribal investment committees are fulfilling their fiduciary responsibilities, while mitigating their personal liability.
- 3.** We implement the portfolio with select third party managers and direct investments (if appropriate) through a diversified, valuation driven allocation approach.
- 4.** We continuously manage the portfolio through a comprehensive performance measurement and monitoring process ensuring that your portfolio is meeting its investment goals and objectives.
- 5.** We deliver comprehensive quarterly reports and market updates, educating tribal leaders and investment committees on market directions and how their specific investment strategies are positioned to handle any market environment.

### Trust Solutions

Specifically related to tribal trust (minors, elder, education, etc.), we assist tribes with the development of programs which encompass trust design, funding, distribution requirements, and ensuring benefits are managed for appropriate disbursement at future generations.

- Incorporate actuarial data to ensure timely distributions to members.
- Utilize actuarial reviews to identify the number of members that will be eligible for distributions on an annual basis.
- Work with tribes to incorporate distribution eligibility requirements, such as financial literacy classes that will provide them the basic knowledge of money management.
- Assist with TPA vendor search services needed for management of trusts.

### Cash Management Solutions

Our knowledge of the cash flows between tribal enterprises and tribal government allow us to enable tribes to develop a strategy to maximize returns and liquidity on cash and short term funds while reducing risks.

### Investment Solutions

- Discretionary portfolio management monitoring
- Investment consulting services
- Investment policy statement design
- Asset allocation and portfolio design
- Manager due diligence, selection and monitoring
- Hedging and diversification strategies
- Education and training